

ANNIE'S PROJECT – CLASS OUTLINE

Cecil County, Maryland

Eight Wednesdays, January 25 through March 14, 2012

6 to 9 P.M.

**Update – Location CHANGE: from Main Library to our
Cecil County Government Administration Building
200 Chesapeake Boulevard - First Floor
Elkton, MD 21921**

January 25 - Session One

Annie's Project Introduction / Registration

Class Introductions

Class Survey

JoAnn Dawson, Fairwinds Farm, Teacher, Author, Actress

Motivational Speaker

Women in Farm Business:

Robin Way, Rumbleway Farm - Personal Experience with video

Ilene Milburn, Milburn Orchard – Personal Experience

February 1 - Session Two

Business Planning

Michael Garrity, Counselor, Small Business Development Center

Laura Metzler, Cecil County Small Business Librarian

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 productions, marketing, finances and labor. Having these plans mentally is not enough! Taking time to formulate thoughts, evaluate your business, devise a strategy, and anticipate possible problems will help your business be successful. They will share resources to help you with your decision making and planning.

February 8 - Session Three

Computers and Your Farm Business

Computer Basics and Minimizing Technology-Related Risk

Kevin Urian, Digital & Training Services Librarian

Cecil County Public Library

Computers provide many benefits for individuals and small businesses; however, they also have some unique risks. Learn how to limit your exposure to the risks and maintain a safe and secure computer.

We'll start with the basics and then move to online and email security.

Annie's – Cecil County, 2012

Knowledge is Power: Become Credit Smart

Karen Aspinwall, U of MD Extension Educator

Family & Consumer Sciences

Become a more powerful consumer and decision-maker by increasing your knowledge about credit and credit cards. Topics covered will include types of credit and credit cards, how to monitor your credit report, ways to repair credit and increase your credit score, and new regulations for consumer protection.

February 15 - Session Four

Crop Insurance

Jackie and Nancy King, King Insurance

Purchasing a crop insurance policy is one risk management option that farm businesses cannot ignore. Their presentation will focus on available policies, coverage levels and how a policy will work in conjunction with other risk management strategies.

Understanding Your Farm Insurance Policy

Dan Thompson, President / Owner, The Thompson Agency, Inc.

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 consider, including off premises and ATV as well as production liability insurance, agri-tourism enterprises and equine operations.

February 22 - Session Five

Rajiv K. Goel, Esq., Partner

Law Firm of Offit Kurman

-concentration on Estate Planning and Elder Law

Gregory B. Milburn

Wells Fargo

-Financial Advisory and Chartered Retirement

Planning Counselor

Six Steps to an Effective Estate Plan -How Property is Titled: Who Else is in business with you?

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. Issues related to passing on the farm and estate tax will also be discussed.

-Straight Talk about Farm Transfer

When communicating with family members and other heirs about farm transfer, many issues and tensions can arise. We will hear of resources that one can access to make these communications more effective. Resources will include information about mediation programs, fact sheets to guide you through specific aspects of talk with others about the future of your farm / business, and handouts pointing you to trusted online sources of information.

-Estate Planning

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

February 29 – LEAP DAY - Session Six

Programs to Support You and Your Business

Denise E. MacLeish

Business & Community Program Director

USDA Rural Development

Dottie Price

County Executive Director

USDA Farm Service Agency

Joanne Richart-Young

Agriculture Coordinator

Cecil County Office of Economic Development

- Information on programs and opportunities available through USDA Rural Development.
- USDA FSA Update – There have been many changes to current FSA programs and new programs will be added as part of latest Farm Bill. Learn more about these programs and how these changes may implicate your decision making and farm planning.
- Support on navigating County permitting and zoning for new and or expanding your business.

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March 7

Session Seven

Developing Marketing Plans

Melinda Milburn, Milburn Orchards

Apryl Parcher, Marketing Writer &

Social Media Strategist

- Grain marketing
- Agri-tourism
- Vineyard / Winery

Depending on your particular type of business, a marketing plan is essential. A marketing plan is more than “advertising.” This session will have presenters with hands-on experience sharing with us their trials and tribulations, what resources they use / recommend.

March 14

Session Eight

Annie's Graduation
Course Wrap-Up

Class's Chosen Topic(s)

Annie's Project Coordinator for Cecil County
Joanne Richart-Young, Agriculture Coordinator
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