



Risk Management Education for Farm and Ranch Women

## **ANNIES Educator Training and Networking**

**June 5-6, 2012  
Grand Island, Nebraska**

**Brought to you by the ANNIES National Leadership Team  
and North Central SARE**

**Grant Title:  
Building the Capacity of ANNIES Educators to Help Women  
Farmers and Ranchers Improve Agricultural Sustainability**





**NORTH CENTRAL SARE**

University of Missouri | 238 Ag Engineering Bldg. | Columbia, MO 65211  
ph. 573-882-1547 | [www.sare.org/ncrsare](http://www.sare.org/ncrsare)

May 30, 2012

Dear ANNIES Educators:

I am pleased you are participating in this Professional Development Program! North Central Region SARE is providing grant support for the Annie's National Network Initiative for Educational Success (ANNIES) to provide this training, helping you build awareness, knowledge and skills related to sustainable agriculture concepts.

SARE's vision is an enduring American agriculture of the highest quality. This agriculture is profitable, protects the nation's land and water and is a force for a rewarding way of life for farmers and ranchers whose quality products and operations sustain their communities and society.

During this ANNIES Professional Development Program, sponsored by SARE, you will learn more about educating farm and ranch women on the Three Pillars of Sustainability:

- Profit over the long term
- Stewardship of our nation's land, air and water
- Quality of life for farmers, ranchers and their communities

NCR-SARE values the work ANNIES educators do with farm and ranch women. As you plan your courses, I encourage you to consider sharing information about SARE's grant programs and educational resources.

Enjoy the networking and training in Grand Island, Nebraska this week!

Best Regards,

Rob Myers, Ph.D.  
Regional Coordinator  
North Central Sustainable Agriculture Research and Education (SARE)  
Professional Development Program



May 31, 2012

Dear ANNIES Educators:

Welcome to this very special Professional Development Program graciously sponsored by North Central Regional SARE. I am so pleased that this opportunity is afforded to Annie's Project Educators throughout the Midwest so that we are able to expand our capacity to deliver programs encompassing SARE's vision and mission for agriculture. Annie Project has a vision to bring financial security to rural America where feed, food, and fuel are synonymous with families. Our mission supports that vision in that we empower farm women to be better business partners by networking and by organizing critical information.

This training will better prepare us to deliver on a broad range of programming needs. SARE has a long history of supporting farm based research through their SARE grant program and I do look forward to learning how Annie's Project can encourage it's participants to become involved in their programs.

ANNIES at the national level of support and Annie's Project—Education for Farm Women Not-For-Profit is proud to have grown this program from the original 10 women in 2003 in Illinois to its current position of thousands of women in 31 states with the number growing every year. With new partners showing interest in what we do, and our ability to take good ideas and incorporate them into our programs, the direction for this program is straight up. And it is all possible because of the good and dedicated educators that attend professional develop programs like this one funded by SARE and the ones provided by ANNIES. On behalf of all the women you have served through Annie's Project, let me say thank you.

I too extend the invitation shared by Dr. Myers, "Enjoy the networking and training in Grand Island, Nebraska this week!"

Ruth Fleck Hambleton

A handwritten signature in black ink that reads "Ruth Fleck Hambleton". The signature is fluid and cursive, with the first letters of each name being capitalized and prominent.

Founder of Annie's Project—Education for Farm Women

*Annie's Project—Education for Farm Women, Not-For-Profit*

*16591 N White Swan Lane, Woodlawn, IL 62898, [ruthrhambleton@wildblue.edu](mailto:ruthrhambleton@wildblue.edu), 618 485 6711*



Risk Management Education for Farm and Ranch Women

**AGENDA**  
**ANNIES North Central SARE Professional Development Program**  
**Fairfield Inn, Grand Island, Nebraska**  
**June 5-6, 2012**

**Tuesday, June 5, 2012**

- 12:00 pm      Networking and Lunch Buffet (optional)
- 1:00 pm      Welcome
- Ice-breaker and Introductions
- 1:45 am      Annie's Project Foundations: What is Annie's Project and why does it work?
- Annie's Project Video
  - Mission and Values
  - The First Course
  - Annie's Project Today
- Small Group Activity: How have the educators here implemented the core principles and values into Annie's Project programming or other programs for women? What benefits or impacts did this have on participants?
- 3:15 pm      Break
- 3:30 pm      National Network of Educators
- Roles of State Coordinators and Local Facilitators
  - Opportunities to Partner with Farm Credit Associations
- 4:00 pm      Sustainable Agriculture Research and Education
- Goals and Resources
- 4:30 pm      Building the Network
- Discussion Topic: How can educators support one another in teaching women about sustainability as it relates to risk management?
- 5:00 pm      Adjournment
- 5:30 pm      Stakeholder Listening Sessions
- (Two small group one-hour sessions will be held at the same time, one for invited local farm and ranch women and one for invited local service providers. The session leaders will report back to the entire group the next day.)
- 7:00 pm      Networking and Dinner at Local Restaurant (optional)





Risk Management Education for Farm and Ranch Women

**Wednesday, June 6, 2012**

- 8:00 am Welcome
- 8:15 am Listening Session Results
- 8:30 am Annie's Project Start to Finish - Course Preparation
- Funding
  - Steering/Stakeholder Committee
  - Materials
  - Advertising/Marketing and Recruitment
- Activity: Sharing of favorite hands-on activities. Participants sign-up during on-line registration and present on an idea for 5 minutes, followed by discussion.
- 10:15 am Break
- 10:30 am Annie's Project Start to Finish – Speakers and Curricula
- Speaker Selection and Vetting
  - Curricula
    - Level I - Base course
    - Level II - Managing for Today and Tomorrow and others
- 12:00 pm Networking and Lunch Buffet
- 1:00 pm Annie's Project Start to Finish - Evaluation and Impact Capture
- Development and understanding of new evaluation tools
  - Impact Reporting
- Activity: Practice in asking and answering questions about the impact or value of Annie's Project courses.
- 3:15 pm Break
- 3:30 pm Synergistic Programs Beyond Annie's Project
- Discussion Groups
  - State Conferences
- 4:30 pm Building the Network
- Discussion: How will you take advantage of the opportunity to be part of the ANNIES network? How will you contribute to the success of other educators in the network?
- 5:00 pm Adjournment



Risk Management Education for Farm and Ranch Women

## **Annie's National Management Team**

### **Ruth Hambleton**

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## Annie's Project: In the Beginning

by Lani McKinney  
Photos by Lani McKinney



Many of us know Annie's story already. How Annette (Kohlhagen) Fleck grew up in a small town in northern Illinois. How she set out to marry a farmer and did. How she daily faced the challenges and pressures affiliated with family dynamics (at one point living with three generations under one roof!), finances, farming regulations, raising a family, and other changes. Unwavering in her decision making, she navigated the sometimes ambiguous waters of farm decision making with determination. It's not surprising then, when we ask her daughter, the Annie's Project Founder Ruth Hambleton, what she found to be most inspirational about her mother, that her answer is "her persistence and vulnerability. She would be in tears about something but then just work through it." In other words, she was real, she was strong and her tenacity and interest in being an active and informed farming partner with her husband is what held everything together and made things work. Married to her farmer for 50 years, she died in 1997 "a wealthy woman and doing things her way" notes Ruth. Even so, Annie herself could no doubt have benefited from a risk management program for women like Annie's Project, her namesake.

### *Illinois Holds the First Annie's Project*

Ruth Hambleton shares that when she worked as a Farm Business Management and Marketing Educator for the University of Illinois Extension, "For 25 years I had been taking questions from women landowners, wives and farmers... I particularly remember questions about estate issues and communications." Combine this with the inspiration of her mother and Annie's Project was born. Ruth set out to develop and teach a program to help women anxious to learn. She held the first class in 2003. "When those 10 women participated in the first Annie's Project at Kaskaskia College," shares Ruth, "I saw something happen I've never seen in 25 years of Extension work. They didn't want the program to end." And that was the beginning of the Annie's Project we know today.



### *Illinois Annie's Project Today*

Ruth Hambleton currently serves as the Annie's Project State Coordinator in Illinois and is in the process of rebuilding program capacity in the state. Major reorganization and job/personnel shifts within Extension have "all but put the program into dormancy" according to Ruth. After 30 years in Extension, Ruth retired in 2009 and started the Annie's Project - Education for Farm Women Not-for-Profit. She regularly partners with Illinois Extension, Farm Service Agency,

Farm Bureau, Farm Credit Services of Illinois, 1st Farm Credit Services, Illinois Agri Women and many other sponsoring groups to continue bringing Annie's Project risk management education to Illinois farm women. "I'm humbled," says Ruth, "when women thank me for Annie's Project." Women are sometimes enamored by the idea of being in the same room as the founder of Annie's Project, but when Ruth shows up for class, she's not looking to be noticed. "I'm there to teach," she says.

"This is a program from the heart. Your head is your resource. Let the class guide you into giving them what they need to succeed."

-Ruth Hambleton, Founder of Annie's Project (on advice she gives educators)

### *Success In and Out of the Classroom*

"I have a whole catalogue full of women benefiting from a little education," says Ruth. A woman named Stephanie participated in Annie's Project and now contributes to her family farm marketing decisions and leads a group of past Annie's Project participants in a regular monthly meeting in Central Illinois. Another woman who once worked through farm managers now writes and manages all of her own leases. Ruth has also developed and conducted several advanced or specialized Annie's Project classes, as well. Some of these include *Keeping Farm Financial Records for Farm Women*, *Quicken, Quickbooks, and PCMARS*; *Women Marketing Grain*; *Women Leasing Farm Land*, *Retirement and Estate Planning for Farm Women* and three trips to the CME Board of Trade in Chicago. She now focuses on *Managing for Today and Tomorrow* and *Grain Inventory Management*. The demand for these classes is high. In fact, she says, "I have requests on my desk for all of them NOW," a true testament that the program sells itself. "Everybody loves a winner and everybody seems to know a farm woman with a piece of Annie in her soul. I am proud to offer a quality learning experience that grows a network women can rely on." The challenge lies in having enough educators to deliver the program and Ruth takes this to heart. "It is my job to motivate educators to see the need for the program and deliver it."



**Annie's Project National Leadership Team Members**  
(L to R): Lynn Hambleton Heins, Ruth Hambleton, Mary Sobba, Karisha Devlin, Jason Johnson, Tim Eggers, Kelvin Leibold, Madeline Schultz, Bob Wells, Karen Westbrook, and Jennifer Schultz (not pictured is Lani McKinney)

### *It Takes a Team*

One of the changes Ruth Hambleton has seen since the beginning is the size and scope of the program, and "more to do results in more to manage." Tim Eggers describes Ruth's role in the program as "a visionary" and as far as Ruth is concerned, someone else has to handle the details. When asked what her primary role is nationally, Ruth says, "To get out of everyone's way and let them grow this program. I have visions; they have the means." There have been lots of major players in the Annie's Project story. Bob Wells and Tim Eggers with Iowa State Extension and Outreach (ISUEO) were largely responsible for the spread of the program, as well as Karisha Devlin and Mary Sobba with University of Missouri Extension and Kelvin Leibold with ISUEO. Illinois Agri Women sat with Ruth at a table during one of the board meetings to test the idea of an Annie's Project. "They have been with this program from day one." University of Illinois Management Specialist Gary Schnitkey and Doug Jose & the North Central Risk Management Center in Lincoln, NE were instrumental in Ruth

discovering and securing grant money to get Annie's Project started. "Receiving that block grant was a career change for me," says Ruth. And Madeline Schultz? Well, she is the glue "holding all of us together with her outstanding dedication to the program" according to Ruth. Others have joined the Annie's Project team along the way. At the end of April, the whole group was able to meet for a couple of days for strategic planning.

### *Where To Go From Here*

What has not changed since the beginning? "All the stories women share over and over again," says Ruth proudly. She continues, "I hope the dedication (to Annie's Project) and results from that dedication never goes away." Ruth would like to see Annie's Project be completely self-sustained "just like the farm women we serve." Expansion, sustainability, and maintaining quality programming are priorities for the upcoming year. As long as there are women, there will be a need for Annie's Project, so the goal is to make it sustainable. Ruth sees self-sufficiency, in particular, as key to the program's





Three generations of Annie's Project women. Annie (mother - in picture in the background), Lynn (granddaughter), and Ruth (daughter)

future. "As a mother, I hope to leave a legacy my youngest daughter, also married to a farmer, will continue," says Ruth. As for advice to other educators, "This is a program from the heart. Your head is your resource. Let the class guide you into giving them what they need to succeed."

What is Ruth most proud of? "Finding great people who see value in an educated woman and watching a woman grow into the role she has defined for herself." And? "Getting to work with my mother everyday."

Something tells me Annie would be proud of her daughter, too.

## Annie's Project Collaborations

### Farmer's Union Women's Conference in Colorado

Based on the well-respected "Annie's Project" education program, a conference for farm and rural women is being organized by NFU. The event, set for June 21-23, 2012, will provide participants with tools and information to confidently manage risks in their farm or ranch operations.

A variety of trained instructors will teach family farm finances, budgeting and cash flow, cooperatives, marketing, farm transfer and estate planning, business planning, leadership assessment and skills, generational issues, and action planning. To view the conference agenda, visit: [http://www.nfu.org/images/stories/Womens\\_Conf\\_Agenda\\_March.pdf](http://www.nfu.org/images/stories/Womens_Conf_Agenda_March.pdf).

There is still time to register. To register visit: [http://www.nfu.org/images/Womens\\_Conf\\_Registration\\_2012\\_JuneDeadline.pdf](http://www.nfu.org/images/Womens_Conf_Registration_2012_JuneDeadline.pdf)



For more information, feel free to contact Maria Miller at [mmiller@nfudc.org](mailto:mmiller@nfudc.org).

### Empowering Women Veterans: Business, Agriculture & Well-Being Conference in California



The "Empowering Women Veterans: Business, Agriculture & Well-Being" Conference will be hosted by Farmer Veteran Coalition in collaboration with Annie's Project in Davis, CA on July 7-8, 2012. This conference will be the first of its kind, aiming to bring women veterans together in an environment specifically designed to address their unique experiences and needs in agriculture.

Participation is limited to female veterans, conference is free of charge, and scholarships are available for travel and lodging. Register for conference by completing an application (<http://www.farmvetco.org/wp-content/uploads/2012/05/Empowering-Women-Veterans-App.doc>) and returning to [sasha@farmvetco.org](mailto:sasha@farmvetco.org). For more information, visit the Farmer Veteran Coalition website at <http://www.farmvetco.org/vet-services/empowering-women-veterans-conference-july-2012/> or call FVC at (530) 756-1395.

The USDA Risk Management Agency and the Farmer Veteran Coalition invite all women who have served in the US Armed Forces to participate in an educational opportunity for women veterans pursuing careers in food and farming. A diverse group of professional speakers will equip you with the tools to mitigate risk in your agriculture careers. One hundred women will be brought together to make new friends, contacts, and farm connections. Join us for this unique opportunity to come together as women veterans in business and agriculture.

**TOPICS WILL INCLUDE:**

- RMA 4 areas of risk: production, price, market/financial, institutional/physical
- Business structure and farm resources
- Introduction to QuickScan Software (with live software)
- Loans, Debt & Credit
- Divers Marketing
- Farm Labor

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## Helpful Information

ANNIES E-News is provided by the Annie's National Network Initiative for Educational Success (ANNIES) National Leadership Management Team:

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The team welcomes comments on the newsletter and article submissions.

You can find past newsletters and other information about Annie's on our website:  
<http://www.extension.iastate.edu/annie/index.html>

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### Annie's Project Monthly Educator Topic Call

All educators are welcome to join us for topic calls held the third Friday of each month at 1:00 pm Central time.  
Dial toll free: 888-757-2790, and enter participant passcode: 956927. The next topic call is June 15, 2012.

#### Save the Date

June 5-6	Grand Island, NE	ANNIES North Central SARE Professional Development Event
June 21-23	Bailey, CO	Farmers Union Women's Conference, in collaboration with ANNIES
July 6-8	Davis, CA	Empowering Women Veterans: Business, Agriculture & Well-Being, in collaboration with ANNIES
Aug. 21-23	Biloxi, MS	ANNIES Southern SARE Professional Development Event

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Summer's here!  
Enjoy and feel welcome to



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**@Annie's Project Education for Farm Women**



**Risk Management Education for Farm and Ranch Women**

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## ANNIES 2011 PROGRAM REPORT

### ANNIES Vision

The vision of the Annie's National Network Initiative for Educational Success (ANNIES) is to bring financial security and well-being to women in rural communities where food, feed, fiber and fuel production are synonymous with family farms.

### ANNIES Mission

To bring this vision to reality; the mission of ANNIES is to cooperate with other educators across the nation to develop and deliver more effective and efficient risk management educational programs; for the purpose of empowering women farmers and ranchers to be better business owners and partners through networks and by managing and organizing critical information.

### ANNIES Participant Impacts

Women farmers and ranchers participating in Annie's Project classes are overwhelmingly satisfied with the educational experience and report increased knowledge and implementation of risk management skills.

A Southern Illinois University study\* inquired whether Annie's Project classes increase women's proficiency in farm business management in the five areas of agricultural risk: financial, human resources, legal, marketing and production. The results suggest overall skills improvement of 11 percent, with the largest improvement occurring in the financial area of risk. Program participants say:



"Today's way of farming is much different. As my father would say, 'It's a sophisticated business.' I needed to learn more so I could be an effective team member in the areas of marketing and finances. I was given a variety of tools that will help my father and husband farm in the future."  
- Carrie, Iowa



"On my family farm, the idea of succession planning has been very overwhelming to my family members... As a beginning farmer with very limited assets, being able to resolve these issues together is vital to my ability to remain involved in my family dairy farm."  
- Lorilee, Illinois



"When I took Annie's Project in 2005, I wanted to educate myself. After Gary died, Annie's Project materials became my crutch. When Annie's Project came around in 2010, I eagerly signed up. It would be a refresher, but more than that, I needed to learn from a different perspective."  
- Charlotte, Iowa



## ANNIES Educator Impacts

The Iowa State University Research Institute for Studies in Education conducted a survey of Annie's Project educators in 2011. The results showed 94 percent of the 69 survey respondents contacted educators in the network for advice, curriculum or other assistance. As a result of participation in the network:

- 75 percent said they delivered a greater number of agricultural risk management programs
- 73 percent said they provided higher quality programs
- 87 percent said they reached new audiences
- 79 percent said they built new partnerships



*ANNIES Educators at  
2011 Risk Management Education Post-conference*

"Annie's Project has made me think a lot. It's really hard to get people to focus on the business side of their farms and ranches. I really wanted them to learn the financial concepts. Evaluation is very important; it tells you if you impacted the lives of people. I could really identify with Annie's Project." - *Jeannie Benally, New Mexico/Navajo Nation*

"Annie's Project has made my Extension career! It has been a great experience to develop the program in my state. It gave me a chance to network with other agriculture and family and consumer science educators. I presented professional posters and talks at the National Risk Management Education conferences." - *Julia Woodruff, Ohio*

"I have a passion for this. It has enabled me to provide leadership across the state. It is very unique to have the buy-in and participation of Extension agents in all disciplines at the county level. I feel very good about the role I have taken because the program has an impact in our state. - *Willie Huot, North Dakota*

## ANNIES Demand



*Jeannie Benally with First Navajo Annie's Project  
New Mexico - June 2010*

Of the 3.3 million U.S. farm operators counted in the 2007 Census of agriculture, 30.2 percent, or more than 1 million, were women. The total number of female operators increased 19 percent from 2002, significantly outpacing the 7 percent increase in the number of farmers overall. The number of women who were the principal operators of a farm or ranch increased by almost 30 percent to 306,209. Women are now the principal operators of 14 percent of the nation's 2.2 million farms ([www.agcensus.usda.gov](http://www.agcensus.usda.gov).)

Yet, women farmers and ranchers are an underserved audience as defined by USDA. Women have unique learning preferences that are often not served through traditional farm management education programs. There is a critical need for education designed specifically for women farmers and ranchers to help them manage business risks and enhance the financial viability of their family farms and ranches.

Annie's Project courses meet the needs of women who want to better manage agricultural risks. The ANNIES network of educators served more than 7,000 women farmers and ranchers from Feb. 2003 to April 2011.



## ANNIES Network

The Annie's National Network Initiative for Educational Success (ANNIES) is a networking and professional development organization. Together, the educators elevate the professional capacity of all educators in the network. The ANNIES network consists of three essential groups:

1. Iowa State University Extension
2. Annie's Project-Education for Farm Women Not-for-Profit
3. More than 100 trained Extension and other professional educators in 28 states: AR, DE, FL, IA, ID, IL, IN, KY, KS, MD, MI, MN, MO, MS, MT, NC, ND, NJ, NM, NY, NE, OH, OK, PA, SC, SD, TX, WI



*Annie's Project is Offered in Red Colored States*

## ANNIES Key Principles

Annie's Project is a methodology for delivering multi-session educational programs to women farmers and ranchers that leads to transformational learning. The methods include educator teamwork, needs assessment, curricula adaptation, local small-group delivery, local partnerships, program evaluation and participant follow-up. There are high expectations the courses will provide valuable management tools, encourage life-long learning and empower women to actively engage in managing risk. Annie's Project is designed to be widely adaptable within guidelines. Local educators strive to adhere to key principles with every course taught:

1. Teach agricultural risk management:
  - a. Level I courses: teach all five risk areas: financial, human resources, legal, marketing and production
  - b. Level II courses: teach in-depth on one or more areas
2. Allocate half of class time to discussion and hands-on activities
3. Invite local practitioners and service providers to serve as guest instructors
4. Provide unbiased, research-based information applicable to local needs
5. Create a learning environment where mentoring is spontaneous



*Juan Marinez with First Hispanic Annie's Michigan - March 2011*

## ANNIES Core Values

When adapting and delivering Annie's Project courses for women farmers and ranchers, ANNIES educators consistently apply the following core values:

- Guided Intelligence - build on women's natural tendency to share, teach and learn with other women
- Connection - create opportunities for connection to other farm women and to local practitioners
- Discovery - help women make sense of topics through hands-on activities and discussion
- Safe Harbor - provide a comfortable and secure environment where all questions are welcome

When improving network infrastructure and enhancing professional capacity, ANNIES educators consistently apply the following core values:

- Cooperation - engage in the network to share effective curriculum, methodologies, communications and evaluations that can assist other educators
- Mutual Respect - recognize every educator is a co-learner capable of bringing value to the network
- Program Integrity - understand Annie's Project methodologies and apply the brand appropriately

## ANNIES Goals

### Achievable in One to Three Years:

- Benefit women farmers and ranchers and their rural communities by:
  - Increasing the number of ANNIES educators to 150, and
  - Delivering efficient and effective Annie's Project Level I and Level II agricultural risk management courses to 3,000 women annually.
- Enhance educational continuity by developing and delivering 10 high quality Level II programs with appropriate educator and participant materials.
- Strengthen the network of educators in 28 states by hosting professional development opportunities that encourage co-discovery and sharing of expertise including virtual and face-to-face webinars, conferences and meetings that are attended by 100 different ANNIES educators annually.
- Improve evaluation processes to more accurately reflect educational outcomes, better inform program planning and generate new knowledge about educating women farmers and ranchers; as demonstrated by publication in three peer reviewed journals.

### Achievable in Four to Five Years:

- Benefit women farmers and ranchers and their rural communities by:
  - Increasing the number of ANNIES educators to 200, and
  - Delivering efficient and effective Annie's Project Level I and Level II agricultural risk management courses to 5,000 women annually.
- Expand Annie's Project from 28 current states to other states and territories of the USA by training new ANNIES educators and developing educational programs in 10 more states or territories.
- Build on previous work to benefit small, socially disadvantaged, beginning and immigrant women farmers and ranchers by training 50 new educators who are more diverse and closer to the target audiences including but not limited to: educators from 1890 Historically Black Institutions, 1994 Federally Recognized Tribal Extension Partners and Hispanic Serving Institutions.
- Increase service to the ANNIES network of educators and to women farmers and ranchers, by developing wider ranging and longer term funding streams.



*Jason Johnson with 2<sup>nd</sup> Class of Graduates  
Texas – April 2011*

## ANNIES National Management Team

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Public  
 website: [www.extension.iastate.edu/annie](http://www.extension.iastate.edu/annie)  
 Educator  
 website: [www.extension.iastate.edu/feci/annie](http://www.extension.iastate.edu/feci/annie)

\*Lynn Hambleton Heins, J. Beaulieu, I. Altman; "The Effectiveness of Women's Agricultural Education Programs: A Survey from Annie's Project," Journal of Agricultural Education, Vol 51, No 4, pp1-9. 2010.

Part One

# Annie's Project Foundations

Vision and Core Values

The First Course

Annie's Project Today

National Network

## Designed with Experience

- Annie's Project grew out of the educational and life experiences of program founder, Ruth Hambleton
  - Farm woman
  - University of Illinois Extension Educator
  - Farm Business Management Specialist



## Dedicated to Annie

- Annie's Project is based on the life experiences of a woman named Annette (Kohlhagen) Fleck. (1922-1997)
  - 3 generations under 1 roof
  - Annie was blue
  - She made tough decisions
    - Sent husband to work off-farm (1967)
    - Sold dairy cows (1971)





## Annie's Project Vision



To bring financial security and well being to women in rural communities where food, fiber and fuel production are synonymous with family.

## Annie's Project Mission



To empower farm women to be better business partners through networks and by managing and organizing critical information.

## Annie's Project Key Principles

- Teach all five areas of agricultural risk:
  - Financial, human resources, legal, marketing, & production
- Invite local female practitioners to serve as guest instructors where possible
- Allocate half of class time to discussion and hands-on activities
- Provide un-biased, researched based information
- Create a learning environment where mentoring is spontaneous



## Annie's Project Core Values

- Safe Harbor
  - All questions or situations are welcomed for sharing and open discussion.
- Connection
  - To each other and to professionals introduced to them in class.
- Discovery
  - The moment when something makes sense where before it did not.
- Guided Intelligence
  - At any one time there is a woman in the audience who knows more about the subject being presented than the instructor and is willing to share her experience.

## Initial Funding

- Women's Challenge Grant, 2003
  - \$3,000
  - University of Nebraska, North Central Risk Management Center



## Program Foundations

- Farm and ranch women come from many different backgrounds
  - rural to city
- Have various levels of business skills
  - Money management
  - computer skills
  - marketing skills
  - risk management skills

## Program Foundations

- Women new to the business are often overwhelmed, lack confidence, and can't (or won't) ask questions.
- They need MENTORING!
- Women old to the business understand agriculture but feel helpless with all the new technologies.

## Program Foundations

- Annie's Project put them in the same room!
- Range of age: from 24 to 79 years old.
- Over a period of six weeks (six meetings)
  - women learned from each other,
  - shared years of farming experience with each other,
  - and grew as a management team.

## First Annie's Project Instructors



## First Annie's Project Participants



Kaskaskia College, Centralia, Illinois 2003

## What They Learned

- Computer skills
  - Spreadsheets
  - Databases
  - Searching for information resources
  - E-mail communications
- Human Relations
  - Labor Management
  - Personality Styles





## What They Learned

- Financial skills
  - Handling money
  - Financial tools
    - Balance sheet
    - Cash flow
    - Income statement
    - Grain Marketing
    - Crop Insurance



## What They Learned

### Business Organization

- Lease agreements
- Financial record keeping
- Production record keeping
- Business plan development
- Developing a mission statement
- Estate Planning

### Five Dangerous D's

- Death
- Divorce
- Disability
- Disagreement
- Debt

## What They Learned

### Tools to Manage Risks:

- Insurance
  - Liability/peril
  - Life & Disability Insurance
  - Crop & Livestock Insurance
- Emergency cash funds
- Contracts
  - Leases
  - Production agreements
  - Prenuptials
  - Market sales contracts
- Communications
- Modified behaviors

## What They Learned

### Decision Making Formula

**Information + Knowledge = Decisions**

Incorrect Info + Knowledge = Bad Decisions

Correct Info + No knowledge = Bad Decisions

Correct Info + Knowledge = No Guarantees

## What They Learned

### Where Women's Value Shines

- Tax time
- Insurance/input decision time
- Marketing decisions
- Deadlines
- Government Farm Service Agency role
- Landowner communications
- Estate planning and settlement issues
- Loan preparation
  - Business plan—your road map
  - Cash flow—your ability to generate income
  - Income statement—were you profitable?
  - Balance sheet—financial portrait of your business
- Transition and retirement issues

## Course Location

- Program held at local community college
  - College was paid \$60 per student
  - Great learning resources and computer labs
  - Most are familiar with facilities
  - Academic environment

## Meeting Structure

- Six sessions during six weeks
- Three hours per session
- Classroom and computer lab
- Agricultural professionals as presenters
- Extension staff as facilitators and backup instructors
- Target class size 15, limit of 21

## Learning Resources

- Financial Analysis Solution Tools
  - Balance Sheet, Cash Flow, Depreciation, Land Purchase, Breakeven Crops, Farm Rent Evaluator and others
- Business Plan
  - [www.agplan.umn.edu](http://www.agplan.umn.edu)
- *FarmDocs*
  - [www.farmdoc.illinois.edu](http://www.farmdoc.illinois.edu)
- Farm Marketing Plan
- Colors



Center for Farm Financial Management  
University of Minnesota





## Learning Resources

- Women were encouraged to get organized and be professional



## Baseline and Post-class Farm & Risk Management Profile Instruments

- Women answered 49 yes-no questions categorized by the five areas of risk:
  - Financial
  - Human Resources
  - Legal
  - Marketing
  - Production

## Impacts

- “In fact I want to thank you and all others who have contributed to Annie’s Project. It inspired me to set higher goals for myself and our family farm.”
  - IL Annie’s Participant
- “When the opportunity arises... I’ll take more classes on other farm business topics.”
  - IL Annie’s Participant

## Impacts

- “I can tell that Annie’s Project helped (her).”
  - *FBFM field man commenting on an Annie’s client*
- “I’m not really familiar with farm business. . . . I’m just new to it all, and this is a good introduction.”
  - *IL Annie’s client getting ready to marry a farmer*

# Mother/daughter CBOT 2004





## Annie's Project Today - Typical Audiences

Mothers &  
Daughters



Daughter-in-laws  
Mother-in-laws

Women Who are  
Siblings to Farmers

Women Dating Farmers

Newly Weds

Widows

Young & Old

City, Rural, and  
On-Farm Women

Susan Short, left, and her mother, Karen, review Annie's Project marketing materials.

## Same Meeting Structure

- Six sessions during six weeks
- Three hours per session
- Classroom and computer lab
- Agricultural professionals as presenters
- Extension staff as facilitators and backup instructors
- Target class size 15, limit of 21

# Time for Discussion





# Time for Activities



## Annie's Project Today

- Identification of Management Tasks by Five Agricultural Risk Topics:
  1. Financial Risk
  2. Human and Personal Risk
  3. Legal and Institutional Risk
  4. Market or Price Risk
  5. Production Risk



## 1. Financial Risk

- Tim Eggers, February 4
  - Enterprise Analysis
- Virginia Berger, February 4
  - Interaction of Production and Financial Records
  - Tax issues for Farmers
- Judy Lundgren, February 11
  - FSA Borrower Services
- Chris Irvin, February 11
  - Farm Service Agency Documentation and Programs
- Joyce Lash, February 11
  - Intersection of Farm and Family Finance
- Megan Brown, February 18
  - Financial Documentation and Interpretation



## 2. Human and Personal Resource Risk

Mary Ottmar, January 21  
- Real Colors



Brenda Loewe, January 28  
- Life, Health, and Disability Insurance



## 3. Legal and Institutional Risk

- Beverly Jones, January 28
  - Estate Planning
  - Property Titling
  - Contract Arrangements
  - Business Structure and Liability Management

## 4. Market or Price Risk

### Price or Market Risk

- Women Marketing Grain
  - Separate 9 hour program starting January 27 in Red Oak, February 22 in Glenwood, next fall post harvest site in Clarinda too
- Jackie Reichter, February 18
  - Market Analysis
  - Cash Marketing and Elevator Contracts

## 5. Production Risk

- Tim Eggers, January 28
  - Farm Leasing Arrangements
- Melissa Johnson, February 11
  - Natural Resources Conservation Service Programs and Deadlines
- Tim Eggers, Chad Wellhausen, Heidi Carter, and Melissa Johnson, February 25
  - WebSoilSurvey and SoilView
- Kathleen Lorimor, February 25
  - Crop Insurance
- Value Added Ag Panel, February 25
  - Enterprise Diversification



## Long-term Impacts

- Increased confidence in decision making
- Become better farm managers and business partners
- Expand network of peers and professional service providers



# How Annie's Project is Taught



# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension



# Annie's National Network Initiative for Educational Success (ANNIES)

*at Iowa State University Extension*





# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension



# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension





# Annie's National Network Initiative for Educational Success (ANNIES) at Iowa State University Extension





# Annie's National Network Initiative for Educational Success (ANNIES)

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# Annie's National Network Initiative for Educational Success (ANNIES)

*at Iowa State University Extension*

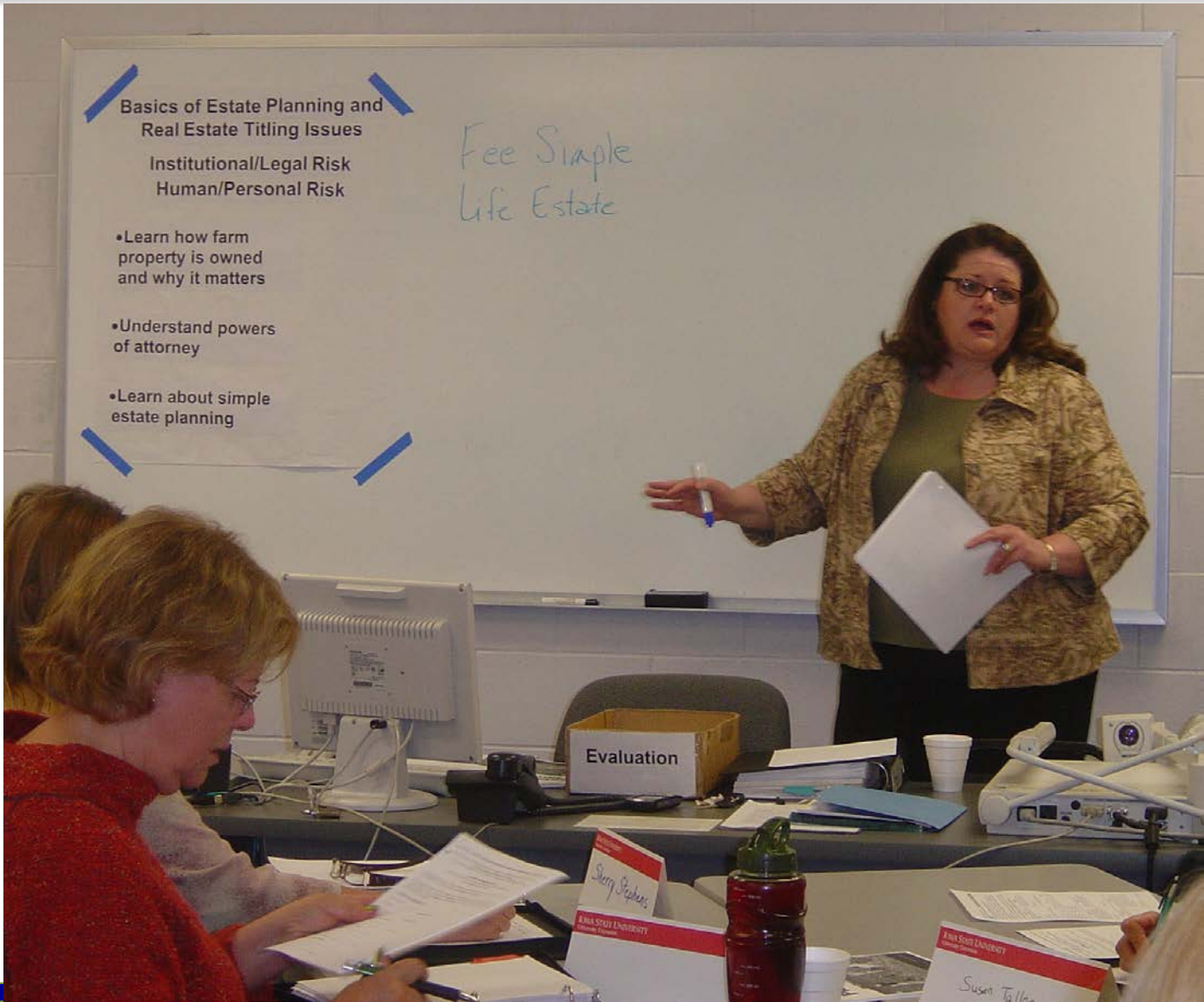


Annie's Project™



# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension



# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension



**Contracts**  
**More questions**

- What is the price based on?
- Subjective? Who determines?
- Is there a minimum and maximum price?
- Is there a minimum or maximum acreage or delivery amount?
- When are berries to be harvested? Who determines when?
- Who harvests? Harvest Penalties? Rejection?
- What post harvest handling is required and who pays?
- What records need to be kept on the crop?
- If organic, who certifies, pays, and what certification agency?
- Who owns the berries and when?
- What happens with a crop failure? *Force majeure* or error
- Are you limited in markets for your products?

Market Ap  
Price or M

- Consider the ma  
experience of An  
and her herb bus
- Evaluate the  
for Aron  
(ma



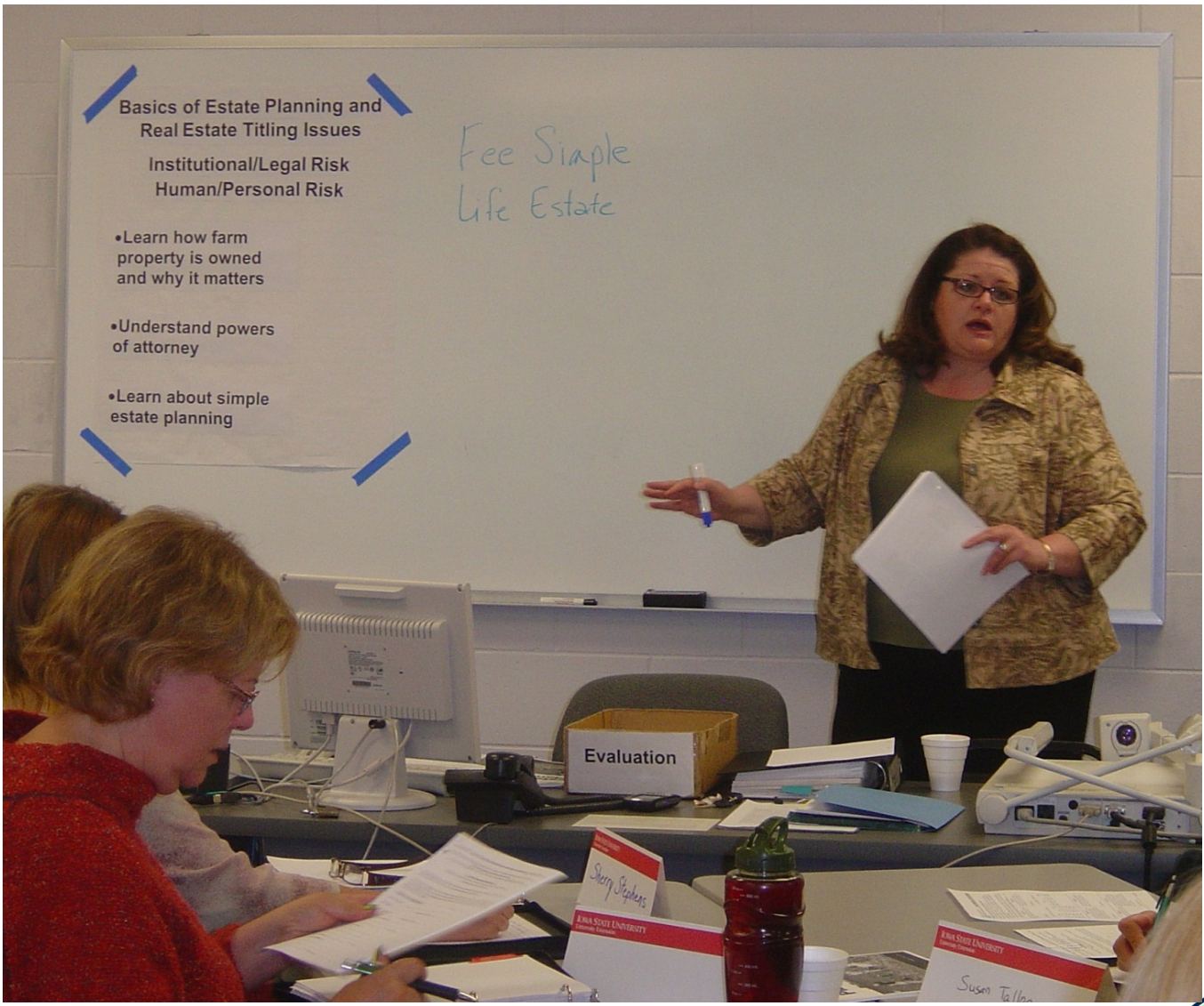
# Annie's National Network Initiative for Educational Success (ANNIES) at Iowa State University Extension





# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension





# Annie's National Network Initiative for Educational Success (ANNIES) at Iowa State University Extension



## Challenges in Facilitating Annie's Project Courses

- Scheduling classes
- Coordinating publicity
- Targeting publicity
- Vetting Guest Instructors
- Follow-up time
- Women are busy

Part Two

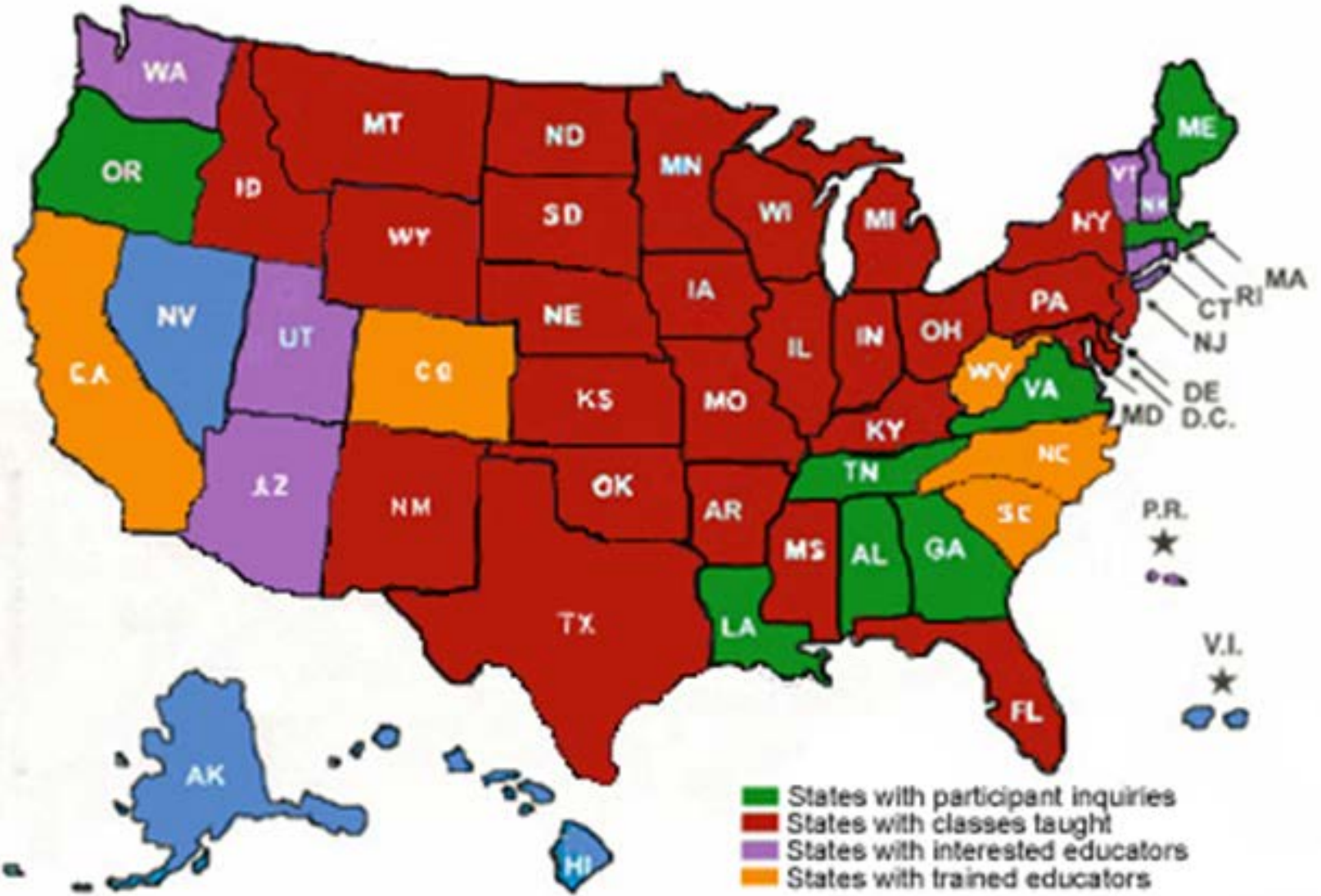
National Network of Educators

## National Network of Educators

- RISE conducted a survey of Annie's Project educators in March 2011.
- The results showed 94 percent of the 69 survey respondents contacted educators in the network for advice, curriculum or other assistance.
- As a result of participation in the network:
  - 75 percent said they delivered a greater number of agricultural risk management programs.
  - 73 percent said they provided higher quality programs.
  - 87 percent said they reached new audiences.
  - 79 percent said they built new partnership.



## National Network of Educators



# Annie's National Network Initiative for Educational Success (ANNIES)

*at Iowa State University Extension*





## National Leadership Team- 2004



- Extension Educators from Missouri and Iowa helped expand the program
- Brought in their own experiences
- Tested and improved the methodology
- Created the Annie's National Network Initiative for Educational Success (ANNIES)

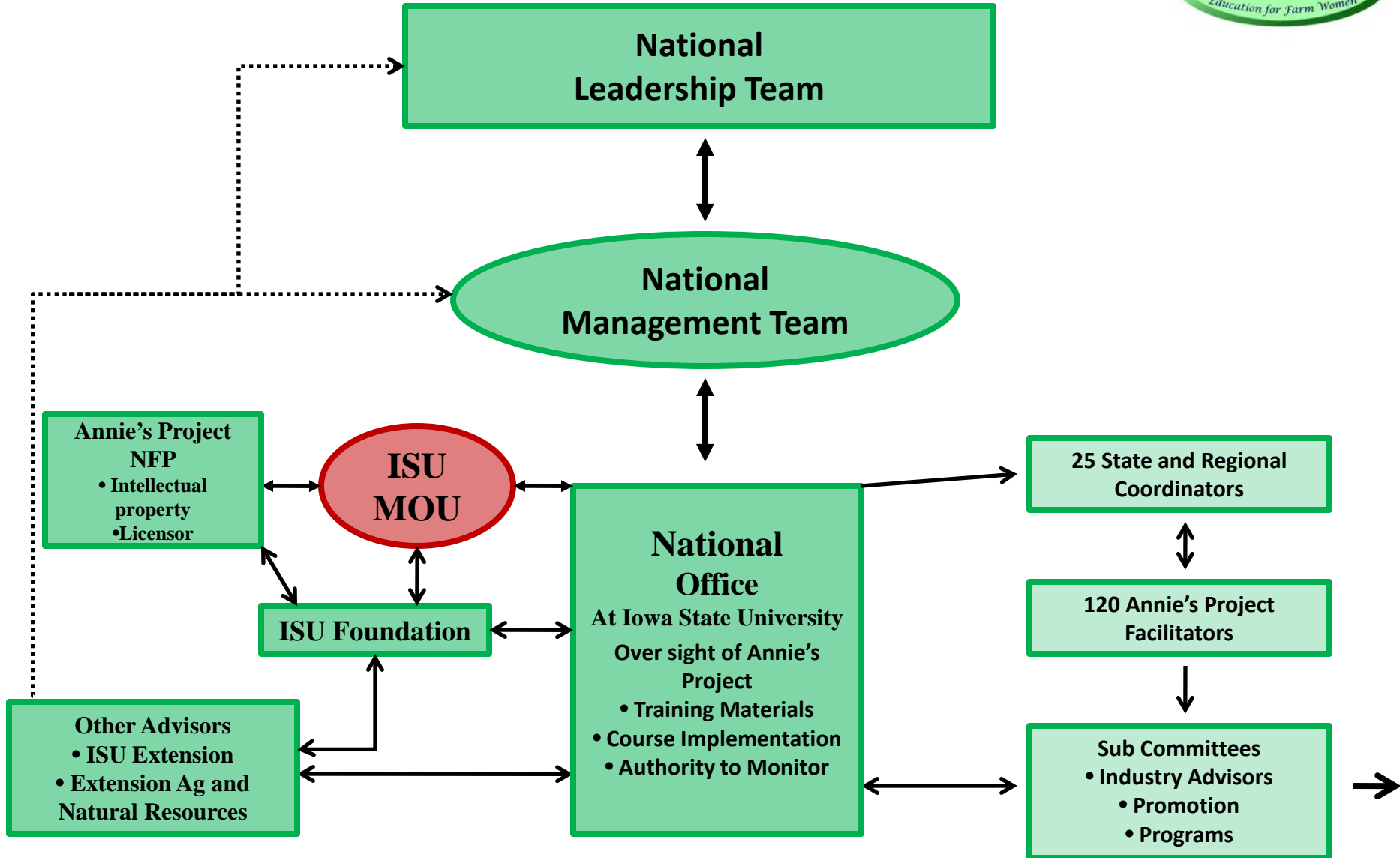
## National Leadership Team - 2012



- Develops vision for a long term national education and outreach to women farmers and ranchers.
- Seeks to support Annie's Project State Coordinators and state programs

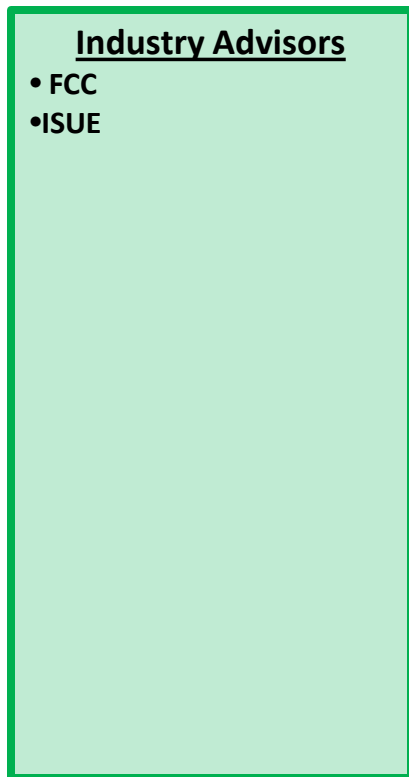
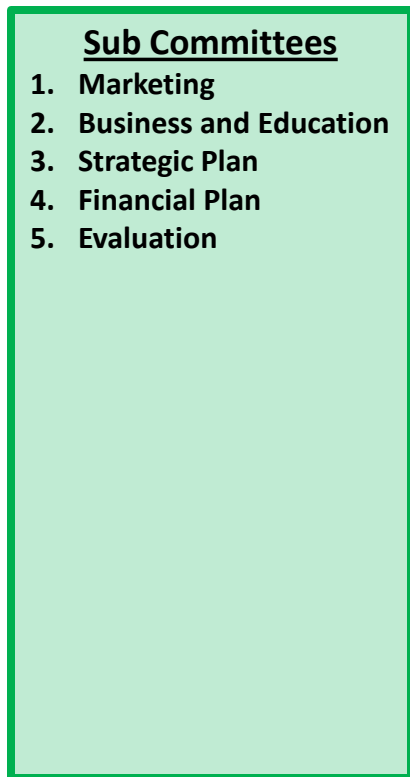
# Annies National Network Initiative for Educational Success

## ANNIES



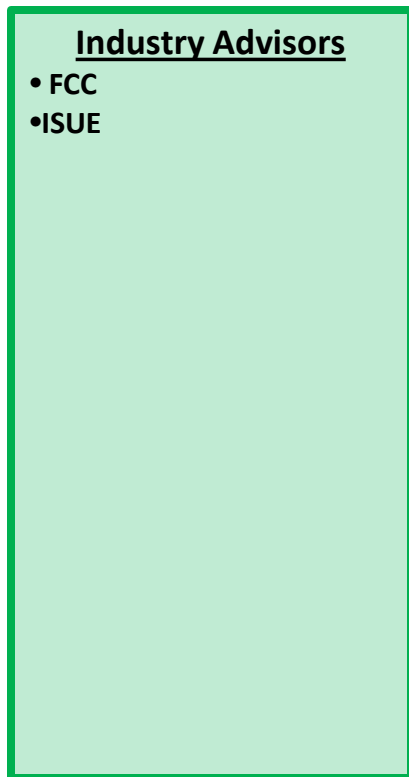
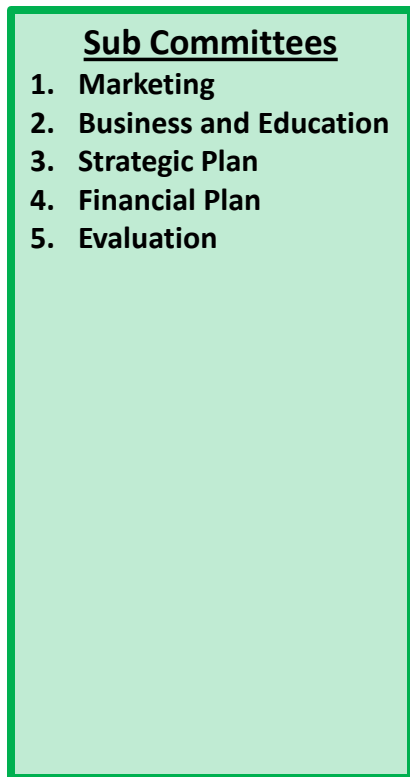
# Annie's National Network Initiative for Educational Success

## ANNIES



# Annie's National Network Initiative for Educational Success

## ANNIES



## State Coordinator Responsibilities

- Uphold ANNIES Integrity .
- Plan for transition of state coordinators.
- Maintain a roster of trained ANNIES educators.
- Ensure all local facilitators are properly trained.
- Provide course information for national website.
- Connect potential class participants with local courses.



## State Coordinator Responsibilities, cont.

- Assist local facilitators with class planning, participant recruitment, and ordering/preparing materials for classes.
- Secure funding in your state.
- Cooperate with national office to collect and report impacts.
- Participate in and contribute to the value of the national network of educators, through sharing experiences, curricula and leadership with others in the network.

# Annie's National Network Initiative for Educational Success (ANNIES)

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Part Three

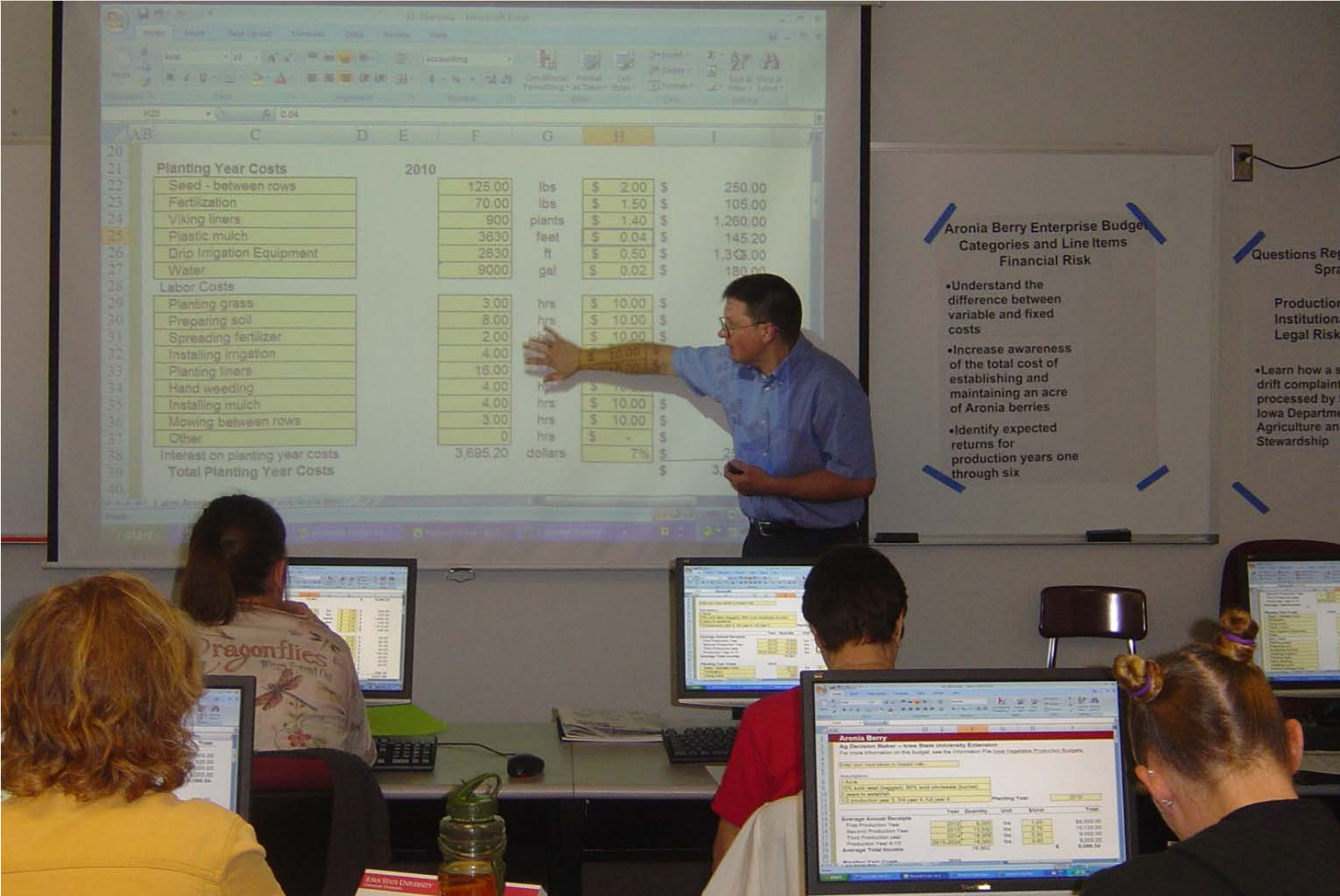
# Annie's Project Optimization Start to Finish

## Annie's Project Start to Finish

- Educator Support
- Methodology
- Curricula
- Speaker Selection
- Funding
- Recruitment
- Evaluation
- Impacts
- Next Steps



# Annie's National Network Initiative for Educational Success (ANNIES) at Iowa State University Extension



Planting Year Costs		2010				
Seed - between rows	125.00	lbs	\$ 2.00	\$	250.00	
Fertilization	70.00	lbs	\$ 1.50	\$	105.00	
Viking liners	900	plants	\$ 1.40	\$	1,260.00	
Plastic mulch	3830	feet	\$ 0.04	\$	145.20	
Drip Irrigation Equipment	2630	ft	\$ 0.50	\$	1,315.00	
Water	9000	gal	\$ 0.02	\$	180.00	
<b>Labor Costs</b>						
Planting grass	3.00	hrs	\$ 10.00	\$	30.00	
Preparing soil	8.00	hrs	\$ 10.00	\$	80.00	
Spreading fertilizer	2.00	hrs	\$ 10.00	\$	20.00	
Installing irrigation	4.00	hrs	\$ 10.00	\$	40.00	
Planting liners	16.00	hrs	\$ 10.00	\$	160.00	
Hand weeding	4.00	hrs	\$ 10.00	\$	40.00	
Installing mulch	4.00	hrs	\$ 10.00	\$	40.00	
Mowing between rows	3.00	hrs	\$ 10.00	\$	30.00	
Other	0	hrs	\$ -	\$	-	
Interest on planting year costs	3,695.20	dollars	7%	\$	258.66	
<b>Total Planting Year Costs</b>				\$	3,695.20	

**Aronia Berry Enterprise Budget**  
Categories and Line Items  
Financial Risk

- Understand the difference between variable and fixed costs
- Increase awareness of the total cost of establishing and maintaining an acre of Aronia berries
- Identify expected returns for production years one through six

Questions Re Spr  
Production Institutions  
Legal Risk  
• Learn how a s drift complaint processed by Iowa Department Agriculture and Stewardship





## Risk Management

- Financial Risk
- Human and Personal Risk
- Legal and Institutional Risk
- Market or Price Risk
- Production Risk



## Preparation and Maintenance

- 18-contact hours
- Site
- Funding
- Committee
- Publicity
- Presenters
- Registration
- Intake Evaluation
- Presenters
- Publicity
- Presenters
- Materials
- Presenters
- Exit Evaluation
- Publicity



(ANNIES)

[Upcoming Classes](#)

[State Contacts](#)

[Mission Statement](#)


[Annie's Story](#)

[Leadership Team](#)

[In the News](#)

[Testimonials](#)

[Contact Us](#)

 Find us on  
Facebook.

See video of Annie's  
Project at the 2010  
Farm Progress Show.

**Annie's Project** is an educational program dedicated to strengthening women's roles in the modern farm enterprise. Currently, classes are being taught in 28 states.



Hear what recent class participants have to say.

Public  
Website  
[www.  
extension.  
iastate.edu  
/annie](http://www.extension.iastate.edu/annie)

Annie's Project™



# Annie's Project Teaching Resources

[Home](#)

[Risk Areas](#)

[Curriculum Examples](#)

[Promotional Materials](#)

[How to Begin](#)

[Class Checklist](#)

[Forms](#)

[Supplies/Ordering](#)

[Grant Writing](#)

[Resources](#)

[Newsletters](#)

[Contact Us](#)

## Recent Updates:

- [Farm Service Agency Vendor Application](#)

Welcome to Annie's Project, an educational program dedicated to strengthening women's roles in the modern farm enterprise. Whether you are looking to start Annie's Project in your area or already have the Annie's Project program established, we hope you find the teaching resources linked here helpful to accomplishing your goals.

As members of the Annie's Project Leadership Team, our aim is to provide the resources and deliverables you need to secure financial assistance for as well as teach a successful Annie's Project class.

Please contact us if you are interested in becoming a part of our team.

## Overview

- [Annie's Story](#)
- [Annie's Project Overview \(.nptx\)](#)

Educator  
Website  
www.  
extension.  
iastate.edu/  
feci/annie



# Promotional Materials

When you know how many participants you expect in your class, send [Lani McKinney](#) a message and she will send you bookmarks to include in the materials you hand out in your first class. Other examples of materials used to promote Annie's Project include:

## ***News Releases, Articles, and Support***

- [Basic Annie's News Release \(.doc\)](#)
- [News Release for Mahaska program \(.doc\)](#)
- [News Release for Red Oak program \(.doc\)](#)
- [Women in Ag Article \(.doc\)](#)
- [Women in Ag News Release \(.doc\)](#)
- [Farming Mystique article \(.pdf\)](#)
- [Why Some Ideas Find Widespread Appeal \(.doc\)](#)
- [What Do Women Want? \(.pdf\)](#)
- [MO TV spot](#)
- [IL news release](#)

## ***Radio Spot***

- [Radio Spot \(.mp3\)](#)

## ***Brochures***

- [Base Tri-Fold \(.pub\)](#)
- [Iowa version \(.pub\)](#)
- [Kentucky version \(.pub\)](#)
- [Oklahoma version \(.pub\)](#)
- [Mississippi version \(.pdf\)](#)
- [Wisconsin version \(.pub\)](#)

## ***Bookmark***

- [Bookmark \(.pub\)](#)



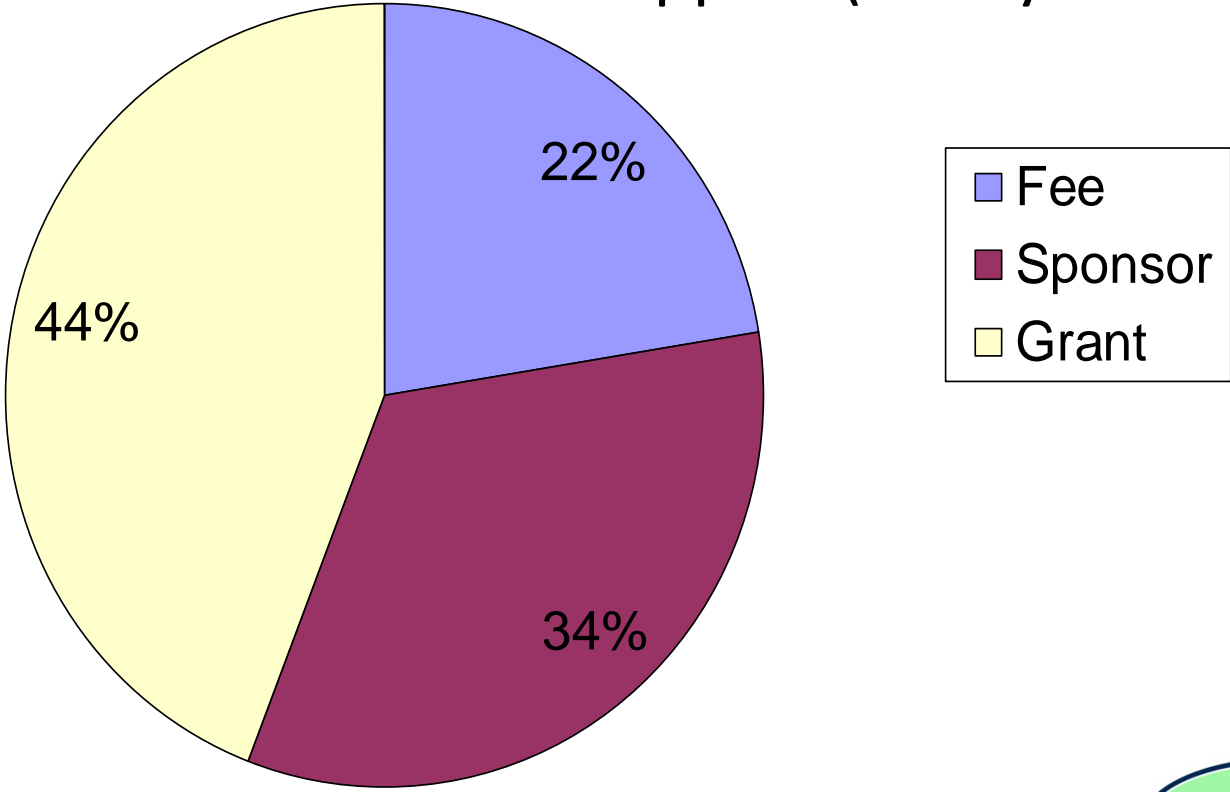


## Farm Credit Council

- An initial gift in 2008 and subsequent gifts have provide an incentive for Farm Credit Associations to financially support sites.
- \$500 in a cash contribution at the site level will result in BioStar branded portfolios provided at no cost for the site (\$20/participant item)

## Site Selection

- Demand (desire)
- Funding (ability to pay)
- Support (ability to deliver)



## Funding

What – \$2,500 from local sponsors

Who – Ag Lenders

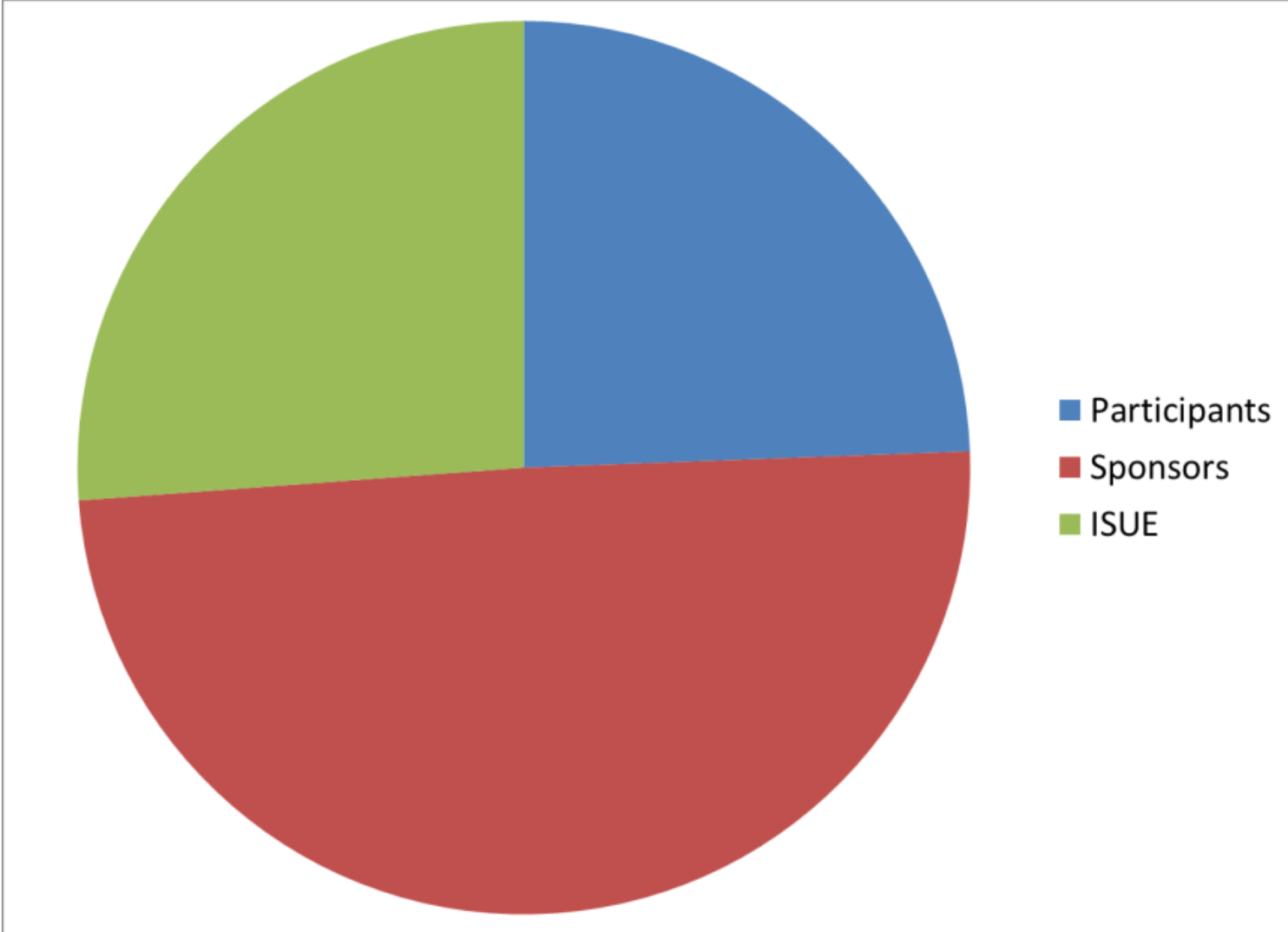
How – 5 minute summary, video if necessary

When – Part of site selection, so well before any committee work or publicity

Why – Decreased federal and state funding of land grant extension efforts

# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension





# Funding

*Annie's Project*

\$307/person cost

– \$75 per Participant User Fee \$1,050

– Progress toward the remaining \$3,250

\$2,200

\$350 SURGRO Plant Food, Diagonal

\$350 Ringgold County Soil and Water Conservation District

\$350 Iowa State Savings Bank

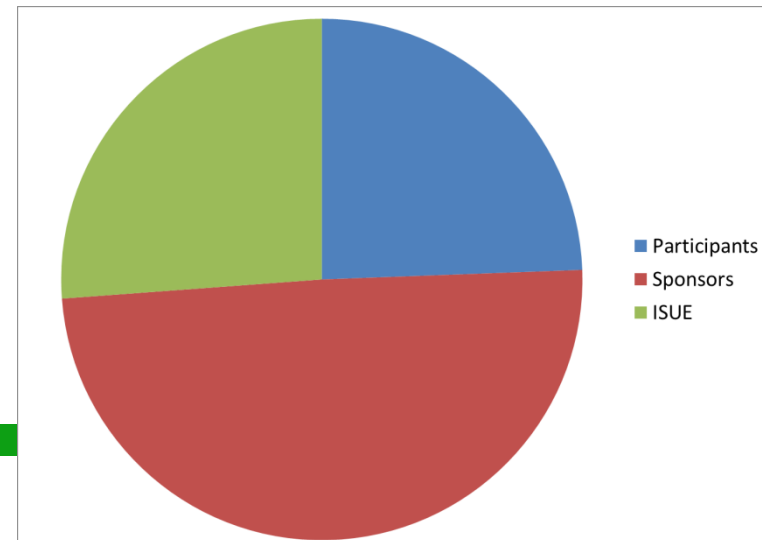
\$300 Great Western Bank

\$350 Ford Seed Sales—Garst

\$500 UltraInsights

\$1,125 ISU Extension

\$1,080 in salary and \$910 in travel



## Planning Committee

- 12 – 14 local ag females invited, mix of farmers and ag professionals, facilitator leads and local CEED takes notes
- 1 hr. start to finish over noon hour provide lunch
- Well defined agenda in invitation letter, adhered to in meeting
- Fully prepared to walk out with instructor names and 4-6 registrations

## Curricula Selection



- Must cover all five areas of risk
- Flexible within guidelines
- Adapt to local needs identified in stakeholder meetings

## Speaker Vetting

- New Document Posted at <http://www.extension.iastate.edu/feci/annie/Grants/Vetting.pdf>
  - It is an honor to speak at an Annie's Project course.
  - As a facilitator, you have built a budget and assembled the financial resources to deliver the program.
  - At a minimum, you have committed a day a week for six weeks to prepare and deliver the program.
  - You will be preparing and coordinating as many as 16 non-Extension presenters.
  - You will provide a positive and supporting learning environment with 15 to 20 participants who are possible clientele of the potential presenter.
  - You are establishing the presenter as a trusted local resource to provide information to participants who are making decisions.



## Annie's Project

Date	Location	Topic	Time	Presenter
			9 am to Noon	
17-Apr	Classroom	Introduction and Overview	9:00 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
		Real COLORS	9:20 AM	Mary Ottmar, COLORS Consultant
		Preparation for next session and evaluation	11:45 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
24-Apr	Classroom	Organic Certification for Production and Processing	9:00 AM	Maury Wills, Iowa Department of Agriculture and Land Stewardship
		Services of the Food Processing Center and Food Entrepreneur Assistance Program	10:15 AM	Jill Gifford, University of Nebraska, Lincoln Food Processing Center
		Aronia Berry Enterprise Budget Categories and Line Items	11:15 AM	Eldon Everhart, Aronia Berry Consultant
1-May	Computer Lab	How to Register for the Sensitive Crops Directory and Questions Regarding Pesticide Spray Drift	9:00 AM	Woody Wright, Iowa Department of Agriculture and Land Stewardship
		Enterprise Budget Line Items Revisited	10:30 AM	Eldon Everhart, Aronia Berry Consultant
		Enterprise Budget Analysis	11:00 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
8-May	Classroom	Basics of Estate Planning	9:00 AM	Beverly Jones, Attorney in Tarkio, Missouri
		Spring Production Issues for the Aronia Crop	11:00 AM	Eldon Everhart, Aronia Berry Consultant
15-May	Computer Lab	Marketing and Production Contracts and Horticultural Business Issues	9:00 AM	Doug Struyk, Attorney and Struyk Turf
		Market Analysis	10:30 AM	Ray Hansen, ISUE Value Added Ag Center
22-May	Classroom	Iowa OSHA and Wage and Hour Regulations	9:00 AM	Gail Sheridan-Lucht, Attorney for the Labor Commissioner
		Transportation and Cooling	10:15 AM	TBA
		Putting it All Together, Debriefing on Aronia Annie's Project	11:00 AM	Heidi Carter, Page County Extension Director

## Publicity

- Radio
- News Releases
  - Month prior, or as soon as committee meets
  - Two weeks prior, reminder of meeting start date and last minute registrations
  - Two weeks into program, pictures of presenters and participants
  - Post program, pictures of presenters and participants
- Informed office staff

## Presenters

- Qualifications
  - Agricultural Professional
  - Excellent service and/or communication skills
- Recruitment Process
  - Face-to-Face visit
  - Share Annie's Project mission, scope, and **method**
  - Share Registration Process
  - Offer material Support
  - Follow-up call and letter
  - Thank you letter after presentation

## Evaluations

- Baseline or beginning of class
- End of class
- Six-months Post
- Major Changes for 2012

## Next Steps

- Offer Second Level Courses
  - Women Marketing Grain
  - Women Marketing Livestock
  - QuickBooks / Financial Management
- Use On-line Courses
  - Agricultural Management E-School (AMES)
- Develop Alumni Networks
  - Links with American Agri-Women and/or others
  - State, Regional or National Conferences
- Connect via Social Media





## Managing for Today and Tomorrow

*Succession, Business, Estate, and Retirement Planning  
for Farm and Ranch Women*

# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension

<http://www.extension.org/pages/23204/investing-for-farm-families>



**Learn to secure your farm's future and protect your family's legacy by enrolling now.**

It's worth the time. Invest in your future.

This online class gives farm families the information they need to make strategic decisions while weaving together farm and personal investments. Developed by Extension educators across the nation, the 8-lesson course helps farm families plan for a financially stable future that meets long-term needs. Participants can work at their own pace, with each lesson taking less than an hour. Expected learning outcomes include:



- Increasing future financial security
- Identifying investment strategies
- Knowing asset allocation basics
- Evaluating investment productions alternatives to agriculture business risks
- Investing for retirement and farm succession planning

Thank You for Your Interest!  
National Management Team

Madeline Schultz  
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Ruth Hambleton  
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[ruthhambleton@wildblue.net](mailto:ruthhambleton@wildblue.net)

# Annie's National Network Initiative for Educational Success (ANNIES)

at Iowa State University Extension

On behalf of  
all the  
Annie's, and  
for every  
one of the  
women  
through this  
program. . .

***Thank you!***



# Annie's National Network Initiative for Educational Success (ANNIES)

*at Iowa State University Extension*

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# Annie's Project: Start to Finish Optimization

Tim Eggers

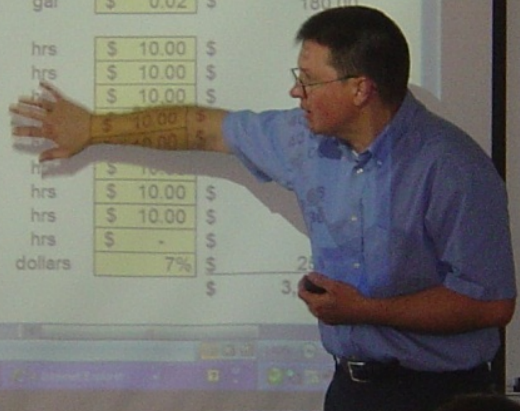
Field Agricultural Economist

Iowa State University Extension



A1-18aronia - Microsoft Excel

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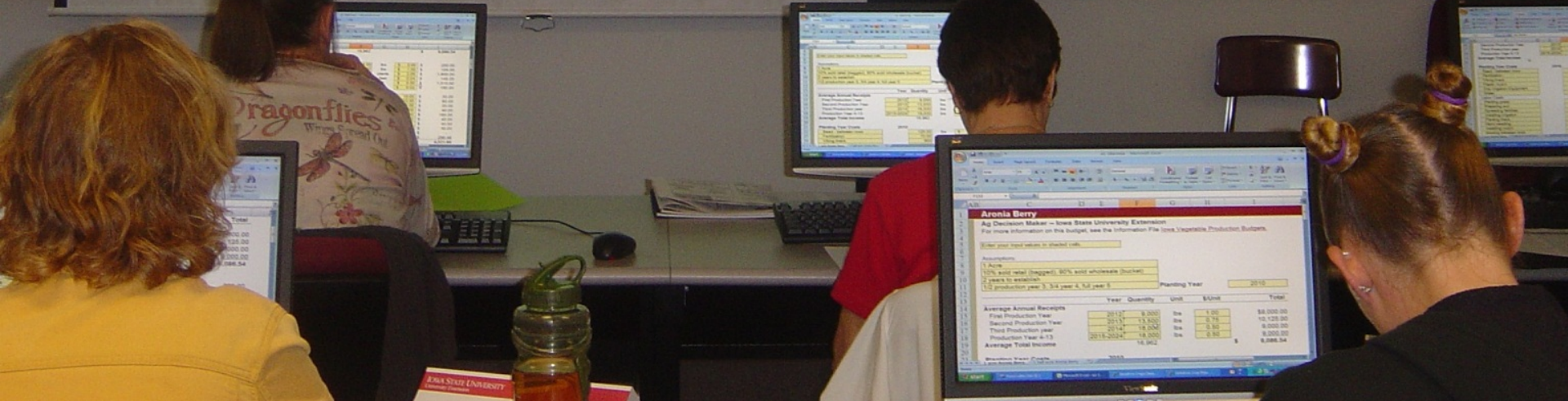
**Aronia Berry Enterprise Budget Categories and Line Items Financial Risk**

- Understand the difference between variable and fixed costs
- Increase awareness of the total cost of establishing and maintaining an acre of Aronia berries
- Identify expected returns for production years one through six

**Questions Regarding Spraying**

**Production Institutional Legal Risk**

- Learn how a spray drift complaint is processed by the Iowa Department of Agriculture and Stewardship



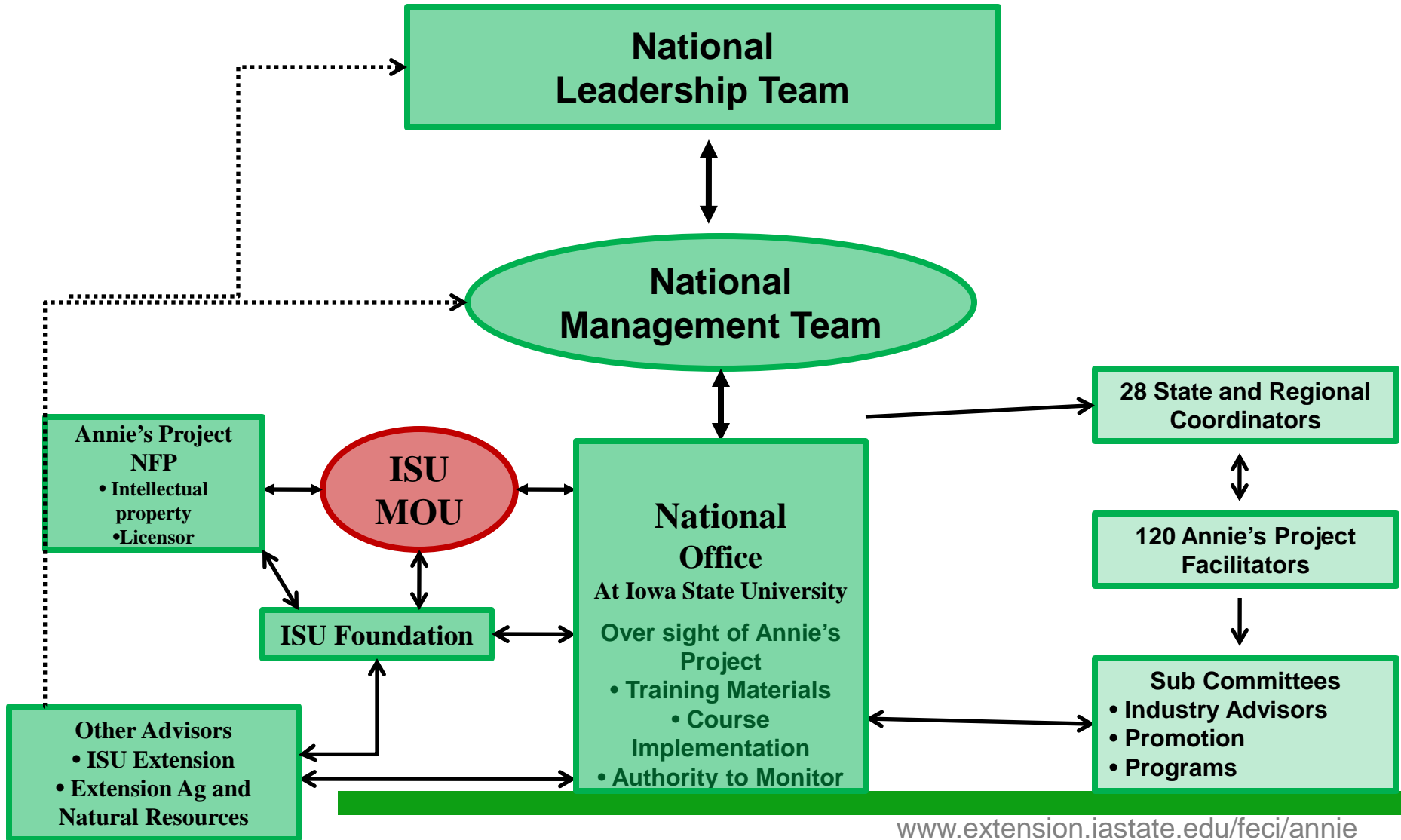
**Aronia Berry**  
Ag Decision Maker - Iowa State University Extension  
For more information on this budget, see the Information File link, Variables, Production Budgets.

Enter your input values in shaded cells.

Assumptions:  
1. Acre  
2. 50% seed cost (logged), 50% seed wholesale (local)  
3. 2 years to establish  
4. 10 production year 3, 3/4 year 4, full year 5

	Year	Quantity	Unit	\$/Unit	Total
Average Annual Receipts					
First Production Year	2014	9,000	ba	1.00	9,000.00
Second Production Year	2015	13,500	ba	0.75	10,125.00
Third Production Year	2016	18,000	ba	0.50	9,000.00
Production Year 4-15	2017-2034	18,000	ba	0.50	9,000.00
Average Total Receipts		16,882			9,088.54

# Annies National Network Initiative for Educational Success (ANNIES)





# Risk Management

*Annie's Project*

Production Risk

Price or Market Risk

Financial Risk

Institutional and Legal Risk

Human and Personal Risk



[www.extension.iastate.edu/annie](http://www.extension.iastate.edu/annie)

[www.extension.iastate.edu/feci/annie](http://www.extension.iastate.edu/feci/annie)







[Upcoming Classes](#)

[State Contacts](#)

[Mission Statement](#)

[Annie's Story](#)

[Leadership Team](#)

[In the News](#)

[Testimonials](#)

[Contact Us](#)



Find us on  
Facebook.

See video of Annie's  
Project at the 2010  
Farm Progress Show.

**Annie's Project** is an educational program dedicated to strengthening women's roles in the modern farm enterprise. Currently, classes are being taught in 28 states.



Hear what recent class participants have to say.





## Annie's Project Teaching Resources

[Home](#)

[Risk Areas](#)

[Curriculum Examples](#)

[Promotional Materials](#)

[How to Begin](#)

[Class Checklist](#)

[Forms](#)

[Supplies/Ordering](#)

[Grant Writing](#)

[Resources](#)

[Newsletters](#)

[Contact Us](#)

### Recent Updates:

- [Farm Service Agency Vendor Application](#)

Welcome to Annie's Project, an educational program dedicated to strengthening women's roles in the modern farm enterprise. Whether you are looking to start Annie's Project in your area or already have the Annie's Project program established, we hope you find the teaching resources linked here helpful to accomplishing your goals.

As members of the Annie's Project Leadership Team, our aim is to provide the resources and deliverables you need to secure financial assistance for as well as teach a successful Annie's Project class.

Please contact us if you are interested in becoming a part of our team.

### Overview

- [Annie's Story](#)
- [Annie's Project Overview \(.pptx\)](#)

# Promotional Materials

When you know how many participants you expect in your class, send [Lani McKinney](#) a message and she will send you bookmarks to include in the materials you hand out in your first class. Other examples of materials used to promote Annie's Project include:

## ***News Releases, Articles, and Support***

- [Basic Annie's News Release \(.doc\)](#)
- [News Release for Mahaska program \(.doc\)](#)
- [News Release for Red Oak program \(.doc\)](#)
- [Women in Ag Article \(.doc\)](#)
- [Women in Ag News Release \(.doc\)](#)
- [Farming Mystique article \(.pdf\)](#)
- [Why Some Ideas Find Widespread Appeal \(.doc\)](#)
- [What Do Women Want? \(.pdf\)](#)
- [MO TV spot](#)
- [IL news release](#)

## ***Radio Spot***

- [Radio Spot \(.mp3\)](#)

## ***Brochures***

- [Base Tri-Fold \(.pub\)](#)
- [Iowa version \(.pub\)](#)
- [Kentucky version \(.pub\)](#)
- [Oklahoma version \(.pub\)](#)
- [Mississippi version \(.pdf\)](#)
- [Wisconsin version \(.pub\)](#)

## ***Bookmark***

- [Bookmark \(.pub\)](#)





# Farm Credit Council

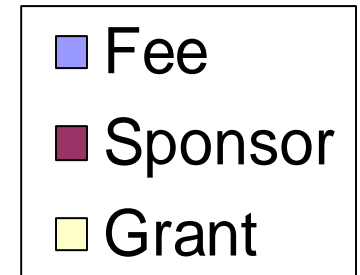
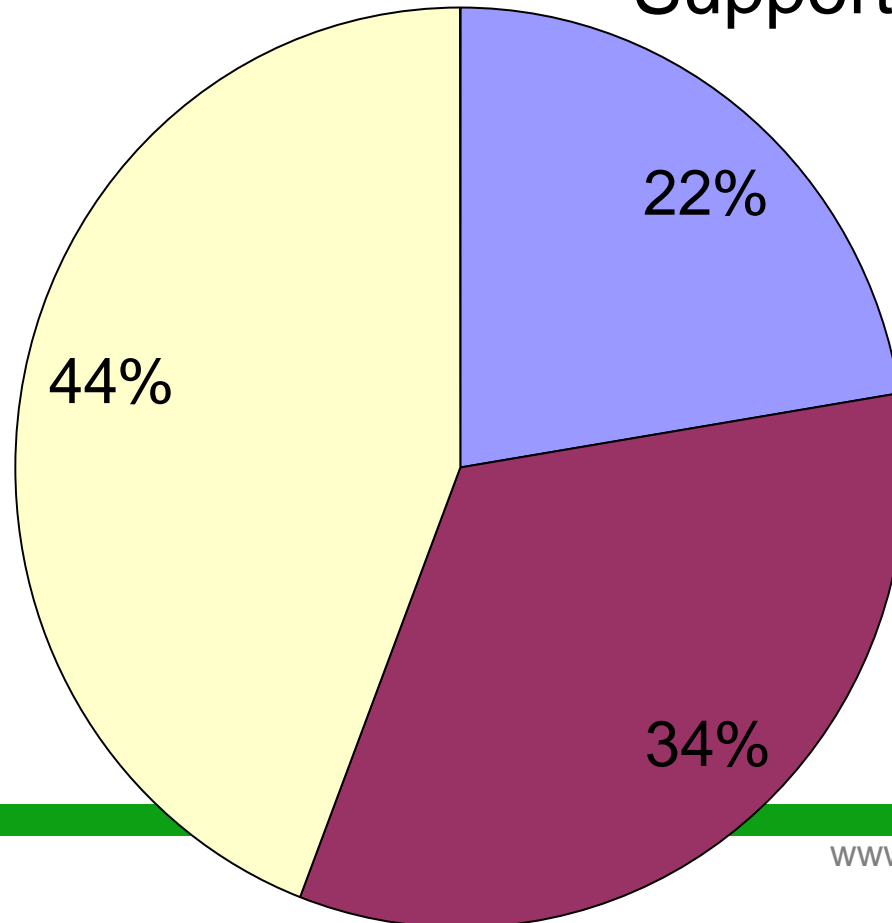
- An initial gift in 2008 and subsequent gifts have provide an incentive for Farm Credit Associations to financially support sites.
- \$500 in a cash contribution at the site level will result in BioStar branded portfolios provided at no cost for the site (\$20/participant item)

# Site Selection

Demand (desire)

Funding (ability to pay)

Support (ability to deliver)





# Funding

*Annie's Project*

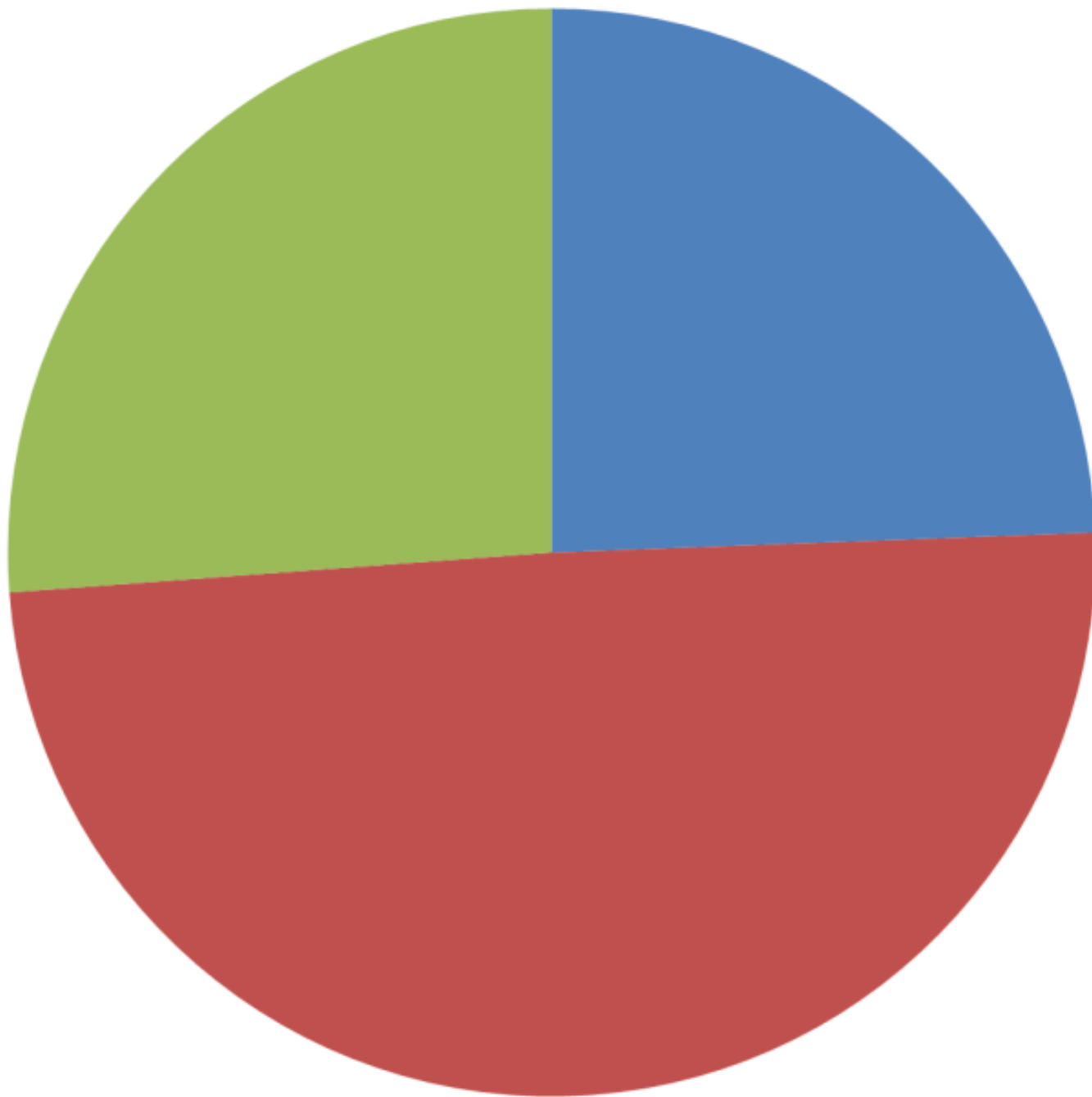
What – \$2,500 from local sponsors

Who – Ag Lenders

How – 5 minute summary, video if necessary

When – Part of site selection, so well before any committee work or publicity

Why – Decreased federal and state funding of land grant extension efforts



■ Participants

■ Sponsors

■ ISUE

# Funding

*Annie's Project*

\$307/person cost

– \$75 per Participant User Fee \$1,050

– Progress toward the remaining \$3,250

\$2,200

\$350 SURGRO Plant Food, Diagonal

\$350 Ringgold County Soil and Water Conservation District

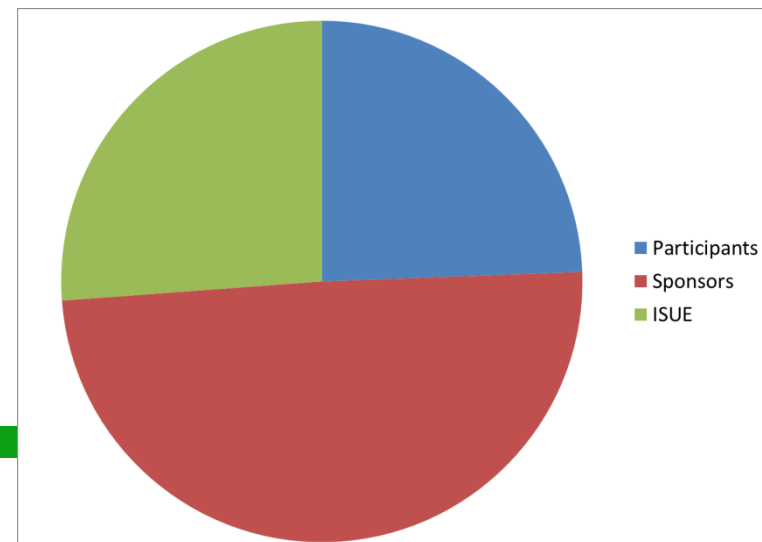
\$350 Iowa State Savings Bank

\$300 Great Western Bank

\$350 Ford Seed Sales—Garst

\$500 UltraInsights

\$1,125 ISU Extension



\$1,080 in salary and \$910 in travel

# Committee

*Annie's Project*

12 – 14 local ag females invited, mix of farmers and ag professionals, facilitator leads and local CEED takes notes

1 hr start to finish over noon hour provide lunch

Well defined agenda in invitation letter, adhered to in meeting

Fully prepared to walk out with instructor names and 4-6 registrations

Date	Location	Topic	Time	Presenter
			9 am to Noon	
17-Apr	Classroom	Introduction and Overview	9:00 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
		Real COLORS	9:20 AM	Mary Ottmar, COLORS Consultant
		Preparation for next session and evaluation	11:45 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
24-Apr	Classroom	Organic Certification for Production and Processing	9:00 AM	Maury Wills, Iowa Department of Agriculture and Land Stewardship
		Services of the Food Processing Center and Food Entrepreneur Assistance Program	10:15 AM	Jill Gifford, University of Nebraska, Lincoln Food Processing Center
		Aronia Berry Enterprise Budget Categories and Line Items	11:15 AM	Eldon Everhart, Aronia Berry Consultant
1-May	Computer Lab	How to Register for the Sensitive Crops Directory and Questions Regarding Pesticide Spray Drift	9:00 AM	Woody Wright, Iowa Department of Agriculture and Land Stewardship
		Enterprise Budget Line Items Revisited	10:30 AM	Eldon Everhart, Aronia Berry Consultant
		Enterprise Budget Analysis	11:00 AM	Tim Eggers, Field Agricultural Economist, Iowa State University Extension
8-May	Classroom	Basics of Estate Planning	9:00 AM	Beverly Jones, Attorney in Tarkio, Missouri
		Spring Production Issues for the Aronia Crop	11:00 AM	Eldon Everhart, Aronia Berry Consultant
15-May	Computer Lab	Marketing and Production Contracts and Horticultural Business Issues	9:00 AM	Doug Struyk, Attorney and Struyk Turf
		Market Analysis	10:30 AM	Ray Hansen, ISUE Value Added Ag Center
22-May	Classroom	Iowa OSHA and Wage and Hour Regulations	9:00 AM	Gail Sheridan-Lucht, Attorney for the Labor Commissioner
		Transportation and Cooling	10:15 AM	TBA
		Putting it All Together, Debriefing on Aronia Annie's Project	11:00 AM	Heidi Carter, Page County Extension Director



# Publicity

- Radio
- News Releases
  - Month prior, or as soon as committee meets
  - Two weeks prior, reminder of meeting start date and last minute registrations
  - Two weeks into program, pictures of presenters and participants
  - Post program, pictures of presenters and participants
- Informed office staff

# Presenters

*Annie's Project*

## Qualifications

Agricultural Professional

Excellent service and/or communication skills

## Recruitment Process

Face-to-Face visit

Share Annie's Project mission, scope, and **method**

Share Registration Progress

Offer material Support

Follow-up call and letter

Thank you letter after presentation

# Evaluations

*Annie's Project*

Intake

Exit

Major Changes for 2012

# Annie's Project State Coordinators Contact List

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Educator website:  
<http://www.extension.iastate.edu/feci/annie>

Budget Narrative to Accompany the Program Costs and Revenue Generation Worksheet  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

The program workgroup has created a budget workbook for the Iowa Annie's Projects from the Iowa State University (ISU) Extension Program Cost 5/23/2011 (<http://www.extension.iastate.edu/extensionfinance/revenue.htm>). The Iowa Annie's Project budget workbook is located at <http://www.extension.iastate.edu/feci/annie/Grants/2012RMAwFCSA.xlsx>.

The budget narrative outlines the data included on each worksheet as it relates to the Iowa Annie's Projects funded by the Risk Management Agency (RMA) in 2012. This grant gives facilitators an excellent opportunity to conduct an Annie's Projects. You have \$2,096.75 from sponsors, which lets you concentrate on planning the program and lessens the need to raise funds.

If you have budget questions, contact Marsha Laux, Coordinator for the Iowa Annie's Projects, at [mlaux@iastate.edu](mailto:mlaux@iastate.edu) or phone at 319-796-4362.

The Iowa Annie's Project budget workbook has four tabs across the bottom: Program Details, Expenses, Income, and Summary. Click on each tab to see the corresponding worksheets. There are also four labels across the top: 1. Program Details, 2. Expenses, 3. Income, and 4. Summary.

### **Program Details**

There are six sessions of three-hours each for an Annie's Project. Six sessions are used in calculating the meals and refreshment expenses. The suggested class size is 20 participants with a maximum of 25 per class. Twenty is used for the Estimated Number of Participants. Change the Estimated Number of Participants up or down to see how it affects Profit or Loss on the Summary worksheet. The example lists Marsha as the Lead Person. Enter your name.

### **Expenses**

This worksheet is the most complex. It is divided into Program/Service Expenses, Salary and Travel Costs, Summary of Personnel and Travel Costs, and Total Program/Service Expenses.

This budget has no expenses under Salary and Travel Costs and Summary of Personnel and Travel Costs. Salaries and travel budgets are different from county to county as are distances to Annie's Projects sites. If you and your Extension Council decide to recover a portion of salary and travel costs, enter those amounts. County-paid salary and travel costs will heavily influence the need for local sponsors.

County-paid staff will put in labor hours and travel to support an Annie's Project site. Facilitators will put in a minimum of 18 contact hours and likely 36 to 72 hours in preparation. There will also be travel costs: a steering committee trip, four to five trips to vet and prepare presenters, and six trips for the program's implementation.

The RMA grant is covering expenses for ISU Extension Agricultural Economics field staff sufficiently. Annie's Projects facilitators will not be required to contribute to salary revenue generation for their agricultural economists, unlike a typical Annie's Project.



Budget Narrative to Accompany the Program Costs and Revenue Generation Worksheet  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

Program/Service Expenses section

Program Variable Cost/participant lists costs based on how many people register. Program Fixed Cost lists costs based on an Annie's Project course.

The column, Notes, lists the sponsors: American Farm Bureau Federation Women's Leadership Committee, Farm Credit Council, 11-IE-53102-080 (USDA-RMA) grant, and Farm Credit Services of America.

The column, Responsible Party, lists County/Region or Sponsor. Costs associated with a Sponsor will be either covered directly or paid on a reimbursable basis.

Program Variable Cost/participant

- Meals, refreshments – The decision is up to the county. The program workgroup recommends \$8 per participant for six sessions.
- Publications, Handouts, Materials – The RMA grant will reimburse costs up to \$7.80. Actual costs will be higher. Most counties do not charge copies against an Annie's Project program. To get reimbursed, send Marsha an invoice for \$7.80 for publications, handouts, and materials, e.g. 78 pages of copies @\$0.10 per copy.
- Pen (\$3) – American Farm Bureau Federation Women's Leadership Committee
- Portfolio (\$20) – Farm Credit Council
- Real Colors® (\$10), AgDM CD (\$10), USB stick (\$13), notebook dividers (\$3) – RMA grant
- Online registration (\$7) – RMA grant

Marsha will order materials – pens, portfolios, Real Colors®, AgDM CDs, USB sticks, and notebook dividers. She will get numbers from facilitators **two weeks** before the first session. There will be **no expedited** shipping of materials. The portfolios are shipped directly from a warehouse in Houston, Texas, in lots of 12. Marsha will manage the return of excess materials to the Annie's National Network Initiative for Educational Success (ANNIES) office on campus.

Program Fixed Cost

- Room rental – The decision of how much to pay for room rental is up to the county.
- Computer Lab Rental – \$100 from the RMA grant to assist in defraying the actual cost; a typical Annie's Project has at least two computer lab sessions, one for WebSoilView and another for decision tools (spreadsheets from Ag Decision Maker). The final session **must be held** in a computer lab for the on-line evaluation. To get reimbursed, send Marsha a copy of the invoice for renting the computer lab.
- Postage and advertising – \$187.75 from the RMA grant to assist in defraying the actual cost for these items: recruitment flyers, postage, and printing of color brochures. To get reimbursed, send Marsha copies of the invoice for printing and how much was spent on postage, e.g. 50 brochures @ \$0.45 per stamp.

Budget Narrative to Accompany the Program Costs and Revenue Generation Worksheet  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

- Costs of non-Extension speakers – Real Colors® Presenter; the program workgroup estimated the cost to the county at \$250. The actual cost may be different.
- Media Advertising – \$333, Farm Credit Services of America made a statewide contribution to ANNIES for the 2012 Iowa Annie's Projects. Each of the 12 sites will receive up to \$333 for advertising costs through local radio and newspaper media. A document will be provided in December with scripts, examples of print advertising, and suggestions for allocation of the \$333. To get reimbursed, send Marsha copies of the invoices from radio stations and newspapers.

### **Income**

The Income worksheet lists the sources of income for your Annie's Project. The registration fee is \$75 per person, for a total of \$1,500 (\$75 x 20 participants). Assuming you have 20 participants, the registration fees will cover county expenses, such as meals, refreshments, and the Real Colors® presenter. You may need to raise funds from local sponsors for salary and travel for county-paid staff and travel for ISU Extension field staff.

The income worksheet also lists the totals from the grant sponsors, which is \$2,096.75. Grant sponsors are tied to specific cost categories. Flexible funds are from the \$75 registration fees.

### **Summary**

The summary sheet outlines how the expenses and income are allocated. To understand how the variable and fixed costs were figured, look at the Budget column in the Expenses worksheet. Given the assumptions made in the worksheet, the Budgeted Cost per Participant is only \$165.34. This amount is much lower than the cost for a typical Annie's Project, because there are expenses under Salary and Travel Costs.

The profit is \$290. Use part of the profit to reimburse your county for the lunch that you will serve to steering committee members.

In FY12, the grant sponsors are paying for 63 percent, and the county is paying for 37 percent. We are lucky to have sponsors who think so much of Annie's Project.



Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.

## Program Costs and Revenue Generation Worksheet

### 1. Program Details   2. Expenses   3. Income   4. Summary

**Instructions:** This spreadsheet has been created to help plan program expenses and income, and allow for splitting profits between the responsible parties. Different worksheets have been set up for program details, expenses, income, and a summary page. Moving between the worksheets is possible using the links at the top of each page or the tabs at the bottom of the Excel workspace.

Complete the workbook by filling in the **blue** highlighted fields. Other fields are meant to remain stable or include a formula to calculate values for you. A print button is included on the summary page, macros must be enabled for this option to work.

#### Program Details

<b>Program/Service:</b>	2012 Iowa Annie's Projects funded by 11-IE-53102-080	<b>DATE:</b>	Winter 2012
<b>Staff Member(s):</b>	Trained Facilitators		
<b>Lead Person:</b>	Marsha Laux		
<b>Partners:</b>	USDA-RMA, Farm Credit Services of America, Farm Credit Council and other local partners		
<b>Sessions:</b>	6		
<b>Estimated Number of Participants:</b>	20		
<b>Actual Number of Participants:</b>		<i>Actual number of participants required for summary page to calculate correctly.</i>	

**Expenses for 2012 Iowa Annie's Projects funded by 11-IE-53102-080**

- 1. Program Details    2. Expenses    3. Income    4. Summary**

**Instructions:** This worksheet allows you to calculate expenses for a program/service. To complete, enter values in the **blue** highlighted fields. Non-shaded cells are meant to remain stable or contain a formula to calculate values for you. Check the option box to the right to show details for expenses. To view other worksheets, use the links above or tabs at the bottom of the workspace.

Show/Hide Details

Program/Service Expenses						Field Specialist Expense		County or Region Expense		Campus Expense		Sponsor Expense	
Program Variable Cost/participant	Notes	Cost/each	Responsible Party	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
Meals, refreshments		\$ 8.00	County/Region	\$ 960.00				\$960.00	\$-				
Publications, Handouts, Materials	11-IE53102-080 (USDA-RMA)	\$ 7.80	Sponsor	\$ 156.00								\$156.00	\$-
Supplies, Equipment													
Pen	American Farm Bureau	\$ 3.00	Sponsor	\$ 60.00								\$60.00	\$-
Portfolio	Farm Credit Council	\$ 20.00	Sponsor	\$ 400.00								\$400.00	\$-
Real Colors®, AgDM CD, USB stick, and dividers	11-IE53102-080 (USDA-RMA)	\$ 36.00	Sponsor	\$ 720.00								\$720.00	\$-
Online Registration	11-IE53102-080 (USDA-RMA)	\$ 7.00	Sponsor	\$ 140.00								\$140.00	\$-
<b>Program Fixed Cost</b>	<b>Notes</b>	<b>Cost/each</b>	<b>Responsible Party</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>
Room rental			County/Region	\$ -				\$-	\$-				
				\$ -									
			County/Region					\$-	\$-				
Computer Lab Rental	11-IE53102-080 (USDA-RMA)		Sponsor	\$ 100.00								\$100.00	\$-
Postage and advertising	11-IE53102-080 (USDA-RMA)		Sponsor	\$ 187.75								\$187.75	\$-
Costs of non-Extension speakers	Real Colors® Presenter		County/Region	\$ 250.00				\$250.00	\$-				
Media Advertising	Farm Credit Services of America		Sponsor	\$ 333.00								\$333.00	\$-
Subtotal Out-of-Pocket Costs				\$ 3,306.75	\$ -	\$ -	\$ -	\$ 1,210.00	\$ -	\$ -	\$ -	\$ 2,096.75	\$ -

Salary and Travel Costs								
Support Personnel (County Paid)	Hours		Ave \$ per Hr	Budgeted Salary	Budgeted Travel		Actual Personnel Costs	
	Teaching	Preparation			Delivery	Recruitment	Sal/Ben	Travel
County OA				\$ -				
County Hired Program Spec				\$ -				
Other				\$ -				
<b>Total Support Personnel Cost</b>				\$0.00	\$ -	\$ -	\$ -	\$ -
Direct Personnel	Hours		Ave \$ per Hr	Budgeted Salary	Budgeted Travel		Actual Personnel Costs	
	Teaching	Preparation			Delivery	Recruitment	Sal/Ben	Travel
Facilitator				\$ -				
				\$ -				
				\$ -				
				\$ -				
				\$ -				
<b>Total Direct Personnel Cost</b>				\$ -	\$0.00	\$0.00	\$ -	\$ -

Summary of Personnel and Travel Costs						Field Specialist Expense		County or Region Expense		Campus Expense		Sponsor Expense	
	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	
Support Personnel Salary/Benefits	\$ -	\$ -					\$ -	\$ -					
Support Personnel Travel	\$ -	\$ -					\$ -	\$ -					
Extension Personnel Directly Involved Salary/Benefits	\$ -	\$ -	\$ -	\$ -									
Extension Personnel Directly Involved Travel	\$ -	\$ -	\$ -	\$ -									
Other Personnel and Travel Costs													
Subtotal Personnel and Travel Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
<b>Total Program/Service Expenses</b>	\$ 3,306.75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,210.00	\$ -	\$ -	\$ -	\$ 2,096.75	\$ -	

## Income for 2012 Iowa Annie's Projects funded by 11-IE-53102-080

**1. Program Details**

**2. Expenses**

**3. Income**

**4. Summary**

**Instructions:** This worksheet is used to calculate program income. Enter actual program participants as well as any sponsors or partner income. Use Columns E & F to enter amount per person or per sponsorship or enter total income for each line in Column G. By entering a total in Column G you will override any inputs in Columns E or F.

Program/Service Income	Insert Name Here	Number	Amount or Fee per person	Subtotal	Total
Registration fees		20	\$ 75.00		\$ 1,500.00
Sponsor	Farm Credit Services of America			\$ 333.00	\$ 333.00
Sponsor	11-IE53102-080 (USDA-RMA)			\$ 1,303.75	\$ 1,303.75
Sponsor	American Farm Bureau			\$ 60.00	\$ 60.00
Sponsor	Farm Credit Council			\$ 400.00	\$ 400.00
					\$ -
					\$ -
Partners (In-Kind or Actual)					\$ -
Other (Donations, etc.)					\$ -
<b>Total Program Income</b>					<b>\$ 3,596.75</b>

Sponsor dollars                   \$    2,096.75



**Summary for 2012 Iowa Annie's Projects funded by 11-IE-53102-080**

- 1. Program Details      2. Expenses      3. Income    4. Summary**

**Instructions:** This page summarizes income and expenses for the program. Profits are split according to the values entered in the shaded cells below. Losses are split according to each party's percent of expenses.

<b>Cost per Participant</b>	<b>Budgeted</b>	<b>Actual</b>
Variable Cost per Participant	\$ 121.80	
Fixed Cost per Participant (including personnel expense)	\$ 43.54	
<b>Budgeted Cost per Participant</b> (including personnel expense)	\$ 165.34	
Estimated Breakeven Revenue	\$ 3,306.75	
<b>Actual Cost per Participant</b> (including personnel expense)		\$ -

<b>Income &amp; Expense</b>	<b>Budgeted</b>	<b>Actual</b>	<b>Cost Paid</b>
Total Income	\$ 3,596.75	\$ 3,596.75	
1. Variable Cost	\$ 2,436.00	\$ -	\$ -
2. Fixed Cost	\$ 870.75	\$ -	\$ -
3. Travel Cost	\$ -	\$ -	\$ -
4. Salary	\$ -	\$ -	\$ -
Total Cost	\$ 3,306.75	\$ -	\$ 3,596.75
<b>Profit or Loss</b>	<b>\$ 290.00</b>	<b>\$ 3,596.75</b>	<b>\$ -</b>

<b>Order of expenses paid</b>	
1.	Variable Cost
2.	Fixed Cost
3.	Travel
4.	Salary

<b>Percent of expenses paid by each party</b>	<b>Field Specialist</b>	<b>County/Region</b>	<b>Campus</b>	<b>Sponsor</b>
Budgeted	0%	37%	0%	63%
Actual				

<b>Division of Funds</b>	
<b>Party</b>	<b>Portion of Remaining Funds</b>
Field Specialist	
Region /County	
Campus	

**Program expenses have been covered.** Total profits are split according to amount in shaded cells or percent of actual expenses if shaded cells are empty.

**Signatures (Required):**

## Annie's Project Order List

<b>Bill To:</b>  <b>Ship To:</b> (if different)
---

	<u>Product</u>	<u>Price</u>	<u>Quantity</u>	<u>Price Subtotal</u>
1)	USB Port 2.0 Flash Drive	\$11.00		\$0.00
2)	Binder/Ruler Calculator	\$4.50		\$0.00
3)	Notebook Portfolio	\$15.00		\$0.00
4)	FCS Notebook Portfolio	\$0.00		\$0.00
5)	Annie's Project DVD	\$5.00		\$0.00
6)	Annie's Project Binder Dividers	\$2.25		\$0.00
7)	Pen	\$1.50		\$0.00
8)	FINPak Business Plan Program	\$20.00		\$0.00
9)	Fair Rent Program	\$20.00		\$0.00
10)	Fast Tools	\$7.00		\$0.00
11)	Ag Decision Maker CD	\$10.00		\$0.00

Total Price

*For more information:*

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 (515) 294-2136  
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 Web: <http://www.extension.iastate.edu/annie>



**IOWA STATE UNIVERSITY**  
 Extension and Outreach

Preparing and Conducting a Steering Committee Meeting  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

A **steering committee** meeting is an essential element in preparing for an Annie's Project course. A steering committee meeting is a well-planned, one-hour discussion with **female** stakeholders from the area. A one-hour discussion means the facilitator must be prepared and keep on time.

The **goal** of the steering committee meeting is to build credibility and investment with stakeholders. Credibility and investment come from stakeholders giving their input and the facilitator using it.

The **objectives** are

- Have steering committee members prioritize and expand on topics
- Gather names of agricultural professionals who will be presenters, preferably female
- Collect names of potential participants
- Ask steering committee members to promote the course

Building credibility and investment starts with the **invitation list**. In 2009, Heidi Carter, Page County Extension Director, asked Page County Extension staff, the County Executive Director and Farm Loan Officer from the Farm Service Agency, and a local banker for names.

Carter and Eggers put together a list of women they thought would be good, which included former Annie's Project participants. At a staff meeting, Carter presented the list and stated, "I need women who are familiar with agriculture, will share ideas, and will work well together for a short time. If you have comments about potential members that you want to share privately, see me." Staff members shared their opinions.

Carter sent an e-mail message to Farm Service Agency staff and a local banker. She explained the purpose of the steering committee meeting and the goals from the grant. Not surprisingly, there was overlap on the suggested names (<http://www.extension.iastate.edu/feci/annie/grants/locbanker.pdf>).

Carter made a table with columns for Name, Address, and Recommended by. She could have added another column for Date Called to Confirm. The invitation list included 18 people: 2006 steering committee members, former Annie's Project participants, Extension Council members, a crop insurance saleswoman, an accounts manager for a co-op, agricultural loan officers, bankers, and farmers. Ten women attended representing the previously mentioned categories.

Before you send the invitation letter, **set the dates**, including a snow date, and **line up your Real Colors® presenter** for the first session. Make sure she is excellent. The Real Colors® presenter sets the tone for the next five sessions. Ask other Annie's Project facilitators or colleagues who have seen the presenter in action. Marsha Laux, Coordinator for the Iowa Annie's Projects, will be sending a list of Real Colors® presenters.

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In the **invitation letter**, Carter made sure to thank the person for previous service or who recommended her, who else was invited, and that she would be calling to confirm in less than 10 business days. Carter and Eggers have updated the letters and enclosures for you to adapt.

- Letters, make sure to use your letterhead with the updated wordmark and justice statement, (<http://www.extension.iastate.edu/feci/annie/grants/Recommended.docx>) and (<http://www.extension.iastate.edu/feci/annie/grants/Appreciated.docx>)
- Draft brochure, (<http://www.extension.iastate.edu/feci/annie/grants/BasicAnnie.pub>)
- Draft Presenters' Matrix, (<http://www.extension.iastate.edu/feci/annie/grants/GenericPlanningGuide.xlsx>)

Carter and Eggers held the steering committee meeting at the Page County Extension office because it has a large conference room. For lunch Carter ordered club sandwiches from Subway and supplemented the sandwiches with potato chips and orange slices. Beverages were water and coffee. The lunch cost will be covered by registration fees or sponsorship. The grant cannot pay for food.

Carter made sure that each member signed the registration sheet. One, the information is needed for civil rights compliance, and two, she added their names in the first media release for credibility (<http://www.extension.iastate.edu/feci/annie/grants/FirstNewsRelease.pdf>).

The **handouts** for the steering committee meeting were

- An agenda, make sure to use your letterhead with the updated wordmark and justice statement, (<http://www.extension.iastate.edu/feci/annie/grants/Agenda.docx>)
- Definitions of Risk Management Categories, (<http://www.extension.iastate.edu/feci/annie/grants/Definitions.pdf>)
- Draft brochure, (<http://www.extension.iastate.edu/feci/annie/grants/BasicAnnie.pub>)
- Draft Presenters' Matrix, (<http://www.extension.iastate.edu/feci/annie/grants/GenericPlanningGuide.xlsx>)
- Potential Participants, make sure to use your letterhead with the updated wordmark and justice statement, (<http://www.extension.iastate.edu/feci/annie/grants/PotParts.docx>)

Carter and Eggers have updated the handouts for you to adapt.

After Eggers introduced himself and stated the purpose of the meeting, he said he would finish promptly at 1 p.m. because he respected members taking time from their schedules to support Annie's Project. Members introduced themselves, and Eggers ran the **introductory video**, ([http://www.youtube.com/watch?v=BYFcGdTW7Y4&feature=player\\_embedded](http://www.youtube.com/watch?v=BYFcGdTW7Y4&feature=player_embedded)). If you have the video on the Annie's Project DVD, use it with a television for higher quality. LCD projectors can make the Caucasian skin tones look white, like bleached paper. Contact Marsha to order an Annie's Project DVD.

**Remember** to take an Annie's Project **portfolio** with the **biostar logo**, paid for by the Farm Credit Council. Eggers showed the portfolio and explained that it was one of the items participants would

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receive. He used the inside tabs to demonstrate how information would be organized. Eggers also pointed out the Ag Decision Maker CD, pen, and USB stick. A former Annie's Project participant brought her portfolio to the Clarinda steering committee meeting.

Carter reviewed the **Definitions of Risk Management Categories**. It helped members understand the types of risks and set the stage for the Presenters' Matrix. Carter considered the definitions as one of her most important tools. It clarified the risk categories, provided guidance for setting objectives, and gave her speaking points with Eggers.

After Carter's review, Eggers went through the **PowerPoint** slides, (<http://www.extension.iastate.edu/feci/annie/grants/RMACommittee.pptx>). He has updated the slides for the Iowa Annie's Project sites. You will need to customize slides one and five.

For the **Presenters' Matrix**, Eggers explained the topics for each session and suggested names if he knew they were good. He asked members for names and phone numbers of presenters by topic.

Annie's Project methodology dictates the presenters. The methodology is one-half time in lecture and one-half time in discussion or doing interactive activities, e.g. completing missing numbers in a balance sheet. Try to get several names for each topic. Remember, you do not have to use the presenters that the steering committee members suggest. Some are unsuitable for Annie's Project. They will not encourage questions or incorporate interactive activities and are intimidating to a female audience. You will need to spend time vetting presenters. During the vetting process, if you do not think the person will fit the requirements, then ask an ISU Extension specialist.

Many of the topics under the five risk categories are standard for every Annie's Project. They are listed on slides 7, 8, and 9 in the PowerPoint presentation and below.

#### Production Risk

- Crop insurance
- Natural Resource Conservation Service
- WebSoilSurvey

#### Price or Market Risk

- Grain marketing

#### Financial Risk

- Women and money
- Basic financial documents
- Interpretation of financial documents
- Farm Service Agency
- Enterprise analysis
- Farm leasing



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#### Institutional and Legal Risk

- Estate planning

#### Human and Personal Risk

- Real Colors®
- Insurance for farm families, not crop

Each Annie's Project course is also unique because of the contributions from steering committee members. The steering committee members mold Annie's Project to fit the agriculture in the area and current topics. For example, in 2007 in Harlan, steering committee members wanted an agronomist to explain grid soil sampling to increase the efficiency of fertilizer applications. The costs were rising rapidly.

In Clarinda, steering committee members wanted record keeping and how to use records for taxes. To the surprise of Carter and Eggers, members asked for a panel of successful women who had a value-added agricultural business.

One of the members recommended a co-worker at her bank as a presenter for basic financial documents and interpretation of financial documents. She shone in the vetting process and turned out to be a great presenter. Not every recommendation works out as well. It is hard to balance suggestions from steering committee members with the facilitator's need of quality instructors and local politics.

Before you adjourn the one-hour meeting, make sure to ask steering committee members to complete the **Potential Participants** table. Add the names to the mailing list for recruiting participants. Eggers has had members register for Annie's Project, write a check as a sponsor, and recommend sponsors. Also ask members to tell relations and colleagues about the upcoming course.

As facilitators, take time to lay the foundation for success of your Annie's Project. The foundation starts with the steering committee meeting. Members build credibility and investment by spending their time proposing topics, suggesting presenters, and recommending participants. Facilitators model Annie's Project methodology by delivering information in a concise time frame and by mixing lecture with discussion. During the meeting, they will also find synergy and excitement about Annie's Project.



Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.

Advertising for an Annie's Project Course  
Iowa Annie's Project FY-12 Courses  
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**Advertising** is a form of communication used to encourage or persuade an audience to continue or take some new action. Advertising is essential for an Annie's Project course. As a facilitator you will advertise before the course to entice farm women to enroll and recognize sponsors. You will advertise after the course to thank presenters, sponsors, and participants.

A county Extension office is in a good position to advertise, because many of the media contacts are well established. Besides media contacts, county Extension staff usually have ongoing relationships with agricultural professionals, and they have an Extension network across an area.

Keep copies of all items in the advertising campaign: news releases, brochures, radio scripts, newspaper advertisements, and radio commercials. If possible, assign a staff member to clip out news releases and newspaper advertisements along with the name of the publication and date. Hard copies will be compiled into a thank you packet for sponsors, and electronic copies will be sent to Marsha Laux, Coordinator for the Iowa Annie's Projects, at [mlaux@iastate.edu](mailto:mlaux@iastate.edu).

### Advertising Before an Annie's Project Course

It is difficult to get participants to enroll in a new program. Advertising through many channels ensures someone will hear about Annie's Project and enroll or will tell a friend.

**Building** a contact list takes effort. However, the information within the contact list can be sorted and used repeatedly, which increases efficiency. Enter information from surrounding counties, including those in bordering states. The contact list will have columns to designate the firm, Mr. or Ms., first name, last name, address, phone, and e-mail address. Add these people and organizations:

- County Extension offices – names of Office Assistants and County Extension Directors
- Extension Council members for the site – They like to be informed and are providing money for wages and travel.
- Farm Service Agency County Executive Directors and Farm Loan Officers – call the offices and get the correct names; envelopes with no name get tossed.
- Agricultural loan officers – call the banks and get the correct names; some banks do not make agricultural loans, or one bank will make agricultural loans for several counties.
- Farm Bureau offices – enter e-mail addresses for news releases
- Newspapers – check the Iowa Newspaper Association webpage under Find an Iowa Newspaper; enter e-mail addresses for news releases (<http://www.inanews.com/about/findaniowanewspaper.php>).
- Radio stations – You probably already have a relationship with the area radio station and farm broadcaster. If not, check the Iowa Broadcasters Association under 2011 IBA directory (<http://www.iowabroadcasters.com/resource/ibadir11.pdf>), and call to get the name of the farm broadcaster.

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## Advertising without Paying for It

### News releases

If you are not paying for advertising, you are competing with all the other organizations that want people to attend their events. Editors have to balance paid advertisement with print. If your news release does not fit one week, it may be the next. If you are lucky, the editor will call you for an interview.

Send the news releases via e-mail. Put the e-mail addresses in the Bcc line. It is annoying to receive an e-mail message with scads of addresses. Use a salutation like Dear Editors:, ask them to promote your Annie's Project course, and insert the news release. Editors prefer to cut and paste from an e-mail message rather than an attachment.

For your **local papers**, call and find out the deadline for submitting your news release to be published in the next edition. The editor will often run community events in a specific section each week (<http://www.extension.iastate.edu/feci/annie/grants/1052.pdf>).

Editors for the **Farm Bureau Spokesman** have much to fit into the county pages. If you send your news release to multiple offices, it may be printed on the front page of the Area News or on multiple county pages (<http://www.extension.iastate.edu/feci/annie/grants/1114.pdf>).

Send the first, longer news release **six weeks** to a month before the registration deadline. Send the second, short news release two weeks before the deadline (<http://www.extension.iastate.edu/feci/annie/grants/CHJ1142010.pdf>). Send **Office Assistants** and **County Extension Directors** the news releases. It is great if they also send the news releases to their local papers that are on your contact list. They might have better luck at getting them printed.

You are benefiting from a Risk Management Agency grant. You **must always include** the sentence, "Annie's Project is being funded by a grant from the USDA Risk Management Agency." You **must always have** the Risk Management Agency logo, name of the grant, and accounting number at the bottom of your news release.



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### Brochures

The Risk Management Agency grant will pay **\$187.75 per site** to help defray the costs of printing color brochures and postage. To get reimbursed, send Marsha Laux, Coordinator for the Iowa Annie's Projects, [mlaux@iastate.edu](mailto:mlaux@iastate.edu), copies of the invoice for printing and how much was spent on postage, e.g. 50 brochures at \$0.45 per stamp.

Mail brochures to Farm Service Agency **County Executive Directors** and **Farm Loan Officers** and **agricultural loan officers** at lending institutions. Ask them to notify their clients about Annie's Project. Do a mail merge for that personal touch (<http://www.extension.iastate.edu/feci/annie/grants/LetterstoLenders.docx>). Make sure to use your letterhead with the updated wordmark and justice statement.

Send an electronic version of the brochure to Office Assistants and County Extension Directors. Ask them to print brochures to post on the bulletin board and mail them to women they know would be interested (<http://www.extension.iastate.edu/feci/annie/grants/1241.pdf>). Provide brochures to Extension Council members.

### Radio Stations

Many county Extension staff have a standard **interview** time with an area radio personality. Take advantage of that opportunity and advertise your Annie's Project course. Send a script in advance. A script informs the broadcaster and keeps you on track (<http://www.extension.iastate.edu/feci/annie/grants/KCSIJan5.pdf>).

Besides the dates, time, place, cost, and pre-registration deadline...

- Emphasize the audience – Annie's Project is a six-week course designed especially for farm women to help them develop their management and decision-making skills for their farms.
- Mention the risk areas – Annie's Project provides education in these risk areas: production, market, financial, legal, and human.
- Say why Annie's Project is special – Annie's Project gives farm women the opportunity to learn from female agricultural professionals and network with other women in similar situations. Sessions consist of brief presentations, discussions focused on the participants' questions, and hands-on activities.
- Give an example of a presenter known by the radio audience and what topic she will be presenting. "Bev Jones from Tarkio, Missouri, will be explaining estate planning tools."
- Explain what makes your Annie's Project different – "The steering committee wanted to spend more time on record keeping for tax purposes and requested a panel of women who had successful value-added agriculture businesses. In fact, one member suggested Jane Doe who has greenhouses."

If you do not have a relationship with an area radio personality, call the radio station and inquire when you can do an interview, with whom, and for how long.

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### Advertising and Paying for It

Farm Credit Services of America made a statewide contribution for the 2012 Iowa Annie's Projects. Each site will receive up to **\$333** for advertising costs through newspaper and radio media. To get reimbursed, send Marsha copies of the invoices from newspapers and radio stations.

### Newspapers

Six weeks before the registration deadline, call your paper's advertising representative and say that you want to buy an advertisement for Annie's Project.

- Ask her if the paper offers a "non-profit" rate.
- Ask her if the paper offers "specials." Often in rural areas, one paper is in charge of advertising for several newspapers and the free weekly publication, aka Pennysavers or Shoppers. For example in Page County, the Clarinda *Herald Journal* is in charge of advertising for the *Herald Journal*, the *Shenandoah Valley News*, and the *Weekly Times*, a free weekly publication. The advertising representative may offer you a cheaper rate if you advertise in all papers and the free weekly publication.
- State the dates you want the advertisement to run. Heidi Carter, Page County Extension Director, ran advertisements two weeks in advance of the registration deadline.
- Ask her for the papers' deadlines. They may be different for the free weekly publication versus the newspapers.
- Confirm the total cost to make sure you understand what you will be charged.
- Make it easy for the advertising representative. Send her the Annie's Project logo (<http://www.extension.iastate.edu/feci/annie/APnb.jpg>); information, like a brochure (<http://www.extension.iastate.edu/feci/annie/grants/BasicAnnie.pub>); and the RMA logo and grant statement (<http://www.extension.iastate.edu/feci/annie/grants/LogoStatement.docx>). If you have other sponsors, list their names.
- Request proofs. If you want something changed, call her and discuss the changes. You are paying for the advertisement, and you want it to reflect Annie's Project in the best way. For example, an advertising representative sent Carter a proof with waving fields of wheat as a background. Carter called immediately and said to remove the background.
- If you can afford it, Carter recommends an advertisement be no smaller than two columns by four inches. In the *Herald Journal*, two columns equal 3.292 inches wide. Column sizes vary according to the width of the newspaper.  
<http://www.extension.iastate.edu/feci/Annie/SmallSessions/2x4.pdf>

### Radio Stations

Three weeks before the registration deadline, call your radio station's advertising representative and say that you want to buy a commercial for Annie's Project. Carter used radio commercials closer to the deadline, because they conveyed a sense of urgency.

- Ask her if the radio station offers a "non-profit" rate. Radio stations charge different rates for different times of day. Tim Eggers, Iowa State University (ISU) Extension Field



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Agricultural Economist, recommends buying fewer commercials during prime time. Carter does not and bought more commercials at a cheaper rate.

- State the dates you want the commercial to air and how many times you want the commercial played per day.
- Confirm the total cost to make sure you understand what you will be charged.
- Make it easy for the advertising representative. Send her information, like a brochure (<http://www.extension.iastate.edu/feci/annie/grants/BasicAnnie.pub>), for the copy editor. Make sure the commercial includes the statement, "Annie's Project is being funded by a grant from the USDA Risk Management Agency." If you have other sponsors, list their names.
- Request to read the commercial before airing. If you want something changed, call her and discuss the changes. You are paying for the commercial, and you want it to reflect Annie's Project in the best way.
- Carter asked for a commercial to be played twice a day for six or seven days before the registration deadline. An advertising representative with KMA suggested running a commercial on the day of the registration deadline (<http://www.extension.iastate.edu/feci/annie/grants/KMAscripts.docx>).

### Advertising Duties During an Annie's Project Course

As an Annie's Project facilitator you are responsible for making the course proceed smoothly and promoting an atmosphere of acceptance and good will. While you are creating that atmosphere, take many **photos** and write down **comments**. You are the only one who has time to take photos. Participants will trust you and share comments that they will not tell presenters. Inform participants and each presenter that you will be taking photos to document the course.

Before Annie's Project, Carter reviewed tips on taking good photos (<http://www.kodak.com/global/en/corp/top10tips/index.jhtml>). During the course, Carter cleared dishes and cutlery from tables before bringing out the camera. She took photos from different parts of the room and tried to get close ups of presenters. She also tried to have an uncluttered background, which can be difficult depending on the room.

During the fifth meeting, let participants know that you will be taking a graduation photo the last time they meet. Some participants want to be told in advance so that they will be properly dressed. For the sixth meeting, pack an **ISU Extension tablecloth** (<http://www.extension.iastate.edu/feci/annie/grants/ClarGrad.jpg>). Taking a graduation photo tells participants that you value them and the time they have taken to attend Annie's Project. Notify them that you will send the photo to the newspapers.

Carter always brought along a pad of paper to every Annie's Project meeting. She would jot down positive comments and concerns during the break and immediately afterwards. These comments were used as quotations and expanded to success stories for RMA quarterly and final

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reports. See pages 49 to 53 (<http://www.extension.iastate.edu/feci/annie/Grants/RMA-J6703654.pdf>). The reporting process is described at (<http://www.extension.iastate.edu/feci/annie/grants/reportinginstructions.pdf>).

Review the many photos, choose the best, and crop. Clean up comments and check grammar so they are well written. Photos and participant comments have many uses:

- Print out full-page photos and put them on the tables for participants to see
- Insert photos in thank you letters to presenters (<http://www.extension.iastate.edu/feci/annie/grants/ThankyouBev.docx>)
- Insert photos in thank you letters to sponsors (<http://www.extension.iastate.edu/feci/annie/grants/ThankyouSponsor.docx>)
- Put together a slide show with comments for the Extension Council
- Use as advertising in future brochures
- Incorporate into proposals

### Advertising After an Annie's Project Course

As a facilitator you are responsible for thanking presenters, sponsors, and participants. You want to build good will and credibility for future Annie's Project courses and Iowa State University Extension programs.

As stated earlier, send **presenters** a thank you letter with a quotation from a participant about her session and photos of her making the presentation.

For **sponsors**, along with the thank you letter, bring them copies of items from your marketing campaign. As they look through the packet, they will know that you were serious about promoting Annie's Project and using their money efficiently.

For participants, review their addresses before sending the graduation photo and cutline, or photo caption. In the cutline, write each participant's name and town and include "Annie's Project was funded by a grant from the USDA Risk Management Agency."

(<http://www.extension.iastate.edu/feci/annie/grants/CHJ3112010.pdf>) If you have other sponsors, list their names. Send the photo and cutline to newspapers, Farm Bureau Spokesman offices, (<http://www.extension.iastate.edu/feci/annie/grants/372010.pdf>), and county Extension offices that represent the participants' counties (<http://www.extension.iastate.edu/feci/annie/grants/APGrad.pdf>).



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Vetting Presenters for an Annie’s Project Course  
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Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.

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## Instructions for Vetting Presenters

Read Instructions for Vetting Presenters first and **keep** pages 3 through 6 in the **office**.

Read the Topic Paragraphs before scheduling appointments with potential presenters and **keep** pages 7 through 12 in the **office**.

Read and **take** the *Topic Pages*, pages 13 through 36, to the appropriate **potential presenter**.

Tim Eggers, Iowa State University (ISU) Extension Field Agricultural Economist, and Heidi Carter, Page County Extension Director, wrote *Vetting Presenters for an Annie's Project Course* to support the mission of Annie's Project. The document has basic steps for securing a presenter no matter what the topic or setting. It also outlines steps not typical for other Extension programs. At some sites, social obligations may weigh heavily on the choice of presenters. To the extent possible, try to vet speakers based on merit, not on patronage.

It is an honor to speak at an Annie's Project course.

- As a facilitator, you have built a budget and assembled the financial resources to deliver the program.
- At a minimum, you have committed a day a week for six weeks to prepare and deliver the program.
- You will be preparing and coordinating as many as 16 non-Extension presenters.
- You will provide a positive and supporting learning environment with 15 to 20 participants who are possible clientele of the potential presenter.
- You are establishing the presenter as a trusted local resource to provide information to participants who are making decisions.

The presenter for Real Colors® is scheduled first (<http://www.extension.iastate.edu/feci/Annie/Grants/RCP.pdf>). Ask other Annie's Project facilitators or ISU Extension Field Agricultural Economists who have seen the presenter in action. Her calendar determines the date of the first night of Annie's Project. After you set the date with her, you can tell the steering committee and local Extension staff the dates of your Annie's Project. You can also start your marketing campaign.

Eggers has steering committee meetings from late November to mid-December for a mid-January start. He gets most of his presenter contacts from the steering committee. He strives to have at least three names associated with every topic. From that list of names, there may be people who are not qualified, have other obligations, or do not have the confidence to speak to a group of local participants. The local Extension staff and agricultural professionals are also excellent sources of names. The steering committee meeting and discussion with local Extension staff generate names for potential presenters at least a month in advance of the first night.



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While the opinions of the person sharing contact information should not be ignored, it also should not be the primary sorting mechanism for potential presenters. A face-to-face visit allows for evaluation and preparation.

When Eggers schedules a visit with a potential presenter, he explains that he would like to have a half hour to visit with them about a program that is coming to their community called Annie's Project. He states that he is in the process of finding presenters. He makes no commitments during the phone conversation. Only presenters who have proven themselves in previous Annie's Project courses are secured via a telephone call or email message.

In **preparing** for the interview visit, read the appropriate Topic paragraph. Assemble these materials:

- 5-10 brochures for the site – Ask the potential presenter to spread the word. Brochures also show that the program is on the way.
- *Topic page* – The *Topic Page* gives the potential presenter a quick review of Annie's Project. It gives you talking points. People have different learning styles, and a *Topic Page* might win over a potential presenter.
- Example Handouts – The Example Handouts are listed at the end of each *Topic Page*. Depending on the personality, you might want to hold the Example Handouts in reserve so you do not overwhelm the person.
- Your laptop or iPad loaded with the PowerPoint slides, (<http://www.extension.iastate.edu/feci/annie/grants/RMACommittee.pptx>) that you shared at the steering committee meeting. Some learners are visual and need to see things to understand them. The PowerPoint slides can be particularly helpful. A potential presenter may be a steering committee member. She may want to see the presentation again.
- A copy of your updated Presenters' Matrix, (<http://www.extension.iastate.edu/feci/annie/grants/GenericPlanningGuide.xlsx>) in case you decide she is the correct presenter. The Presenters' Matrix is particularly useful if she needs added encouragement. You can show her peers whom you have already scheduled or intend to visit.
- The results of an evaluation may be helpful, especially for a reluctant presenter (<http://www.extension.iastate.edu/feci/Annie/BEP/EvaluationStoryHandoutAAEA.pdf>).

At the **interview visit**, thank the person for her interest in Annie's Project and give her a brochure. Ask her if she has heard of Annie's Project. Many people have, which helps you. Let her explain what she knows about the program before you give your 30-second explanation. For the opening remarks:

- Explain the steering committee meeting and that the members recommended you visit with the person as a potential presenter (conveying that she is important to others.)
- Share the names of the sponsoring businesses (conveying there is a financial commitment on the part of others.) If you are having an Iowa Annie's Project course before September 2012, explain how your Annie's Project is one of 12 that is partially funded by a grant from the USDA Risk Management Agency.

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- Say that Iowa was the second state to hold Annie's Projects courses and 34 courses have been held since 2004. As of July 2011, 26 states have delivered Annie's Project with 6,657 participants (conveying your Annie's Project is part of a national program.)
- State that participants will pay a \$75 registration fee (conveying there is a financial commitment by participants.)
- Tell how many people have pre-registered if the numbers are good (conveying the program will make and may have a waiting list.)
- If true, relate that Annie's Project has never been held in that city or county and that it might not be held again for several years. If an Annie's Project has been held in a county or two away, disclose when and where (conveying that no one will want to miss this opportunity.)

After the introduction, clarify that Annie's Project addresses five risk areas: Production, Price or Market, Financial, Institutional or Legal, and Human or Personal. Hand her the appropriate *Topic Page*, e.g. Crop Insurance, and say which area the topic falls under (check the Draft Presenters' Matrix).

State that you want to visit with her about being a potential presenter. Discuss the current status and ask her how she feels about a sensitive subject within the topic. Ask her how her institution addresses or supports the use of particular tools in making decisions. If you are knowledgeable about the topic, then you and the potential presenter will establish each other's knowledge and approach to decisions. This part is the crux of the interview visit, because you will decide if the person has the capacity to present the topic.

Talk about the **parameters** of the presentation and refer her to the methodology, objectives, and key concepts on the *Topic Page*.

For most topics, the session lasts 50 minutes from start to finish and will be one of three that night. State that no more than 25 minutes will be spent in lecture. A lecture can be based on PowerPoint slides, notes, or literature. Remind her that PowerPoint slides are not required. Presenters can deliver excellent, engaging lectures without them. The remaining 25 minutes will be spent in a question-and-answer period or leading an interactive activity. You can also offer her the choice of interspersing questions and answers throughout the lecture. On the *Topic Page*, share the **objectives** and emphasize the **key concept(s)** that a participant will be able to use after the session.

Some people are great at sales, but not at service. You want a presenter who can do service. She needs to know her products inside out and be able to help others understand them.

Assuming you have the **correct person**, she should be asking for supporting documents at this point, which you will have with you. Eggers generally says, "These are the handouts and (or) presentation I would use for this topic." Tell her that participants will be receiving the handouts as well as any company-specific literature she has. If she feels that company-specific literature is better than the research-based information, say that one of the benefits of Annie's Project is letting participants see a wide range of materials to help them make decisions.

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At the end of the interview visit, if she is the correct presenter, pull out the Speakers' matrix to schedule the time and date. If she is the correct presenter but indicates she is uncomfortable speaking in front of a group, offer to work with her. Set up an appointment to review materials, listen to her presentation, ask questions, or complete the interactive activity. As a facilitator, you are modeling Annie's Project. The mission to empower women also applies to presenters. If she still hesitates, you can offer to present the materials and have her as a resource for the question-and-answer period.

The correct person is likely to do well in the comfortable Annie's Project learning environment. It is low stress for experienced people who have good public speaking skills. It is high stress for those with limited knowledge, or those who view the presentation as a sales opportunity.

If you decide she is the correct presenter for Annie's Project but not for the topic you thought, redirect the conversation to a better fit. Offer to send her the *Topic Page* and handouts or set up another appointment. She may or may not be interested or may suggest someone else.

If you suspect that she is **not the correct person**, you can guide the topic discussion in directions that will communicate clearly and respectfully that she is not suited as a presenter. When you are discussing parameters, stress that changing the methodology is not an option. An agricultural professional who thinks she cannot condense her material to 25 minutes of lecture based on three objectives will likely tell you.

If you decide she is not correct based on her understanding of the topic or her interpretation, explain that you feel obligated to visit with other potential presenters who were suggested by steering committee members. Remain positive and thank her again. You want to minimize any disappointment that she may feel at not being chosen as a presenter.

You can take all the steps in vetting a presenter and still get **someone who misses the mark**. If the presenter does poorly, note it in your records to let other facilitators know and do not ask her back. Be thankful it is only for one hour. Try to pull the lecture back to the objectives and key concepts by asking questions during the session. At the end of the 50 minutes, make sure to ask a question if no one else does, thank her, and of course, applaud. If you gain time that night on her presentation, another presenter can use it, or the participants will enjoy a longer break.

You are responsible for building a learning environment based on trust. You are responsible for creating and maintaining an atmosphere that fosters networking among participants and presenters. You are responsible for providing 18 hours of education.

You are responsible for scheduling presenters. It is difficult to disappoint someone who really wants to present at Annie's Project. It is **much more difficult** to face 20 engaged women looking at you and wondering how you missed it with that one "clunker."

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**Read** these **Topic paragraphs** before calling your potential presenters to schedule appointments.  
**Keep** these **pages** in the **office**.

**1.** The presenter for the **Crop Insurance** session is typically an insurance agent who sells crop insurance as one of her products. The person you visit with may not feel comfortable addressing the objectives based on her sales volume and training. It is also possible that the person may be quite interested in presenting even though she does not seem to understand the basic decision points.

There is a 45-day window of interest for crop insurance. Farmers and landowners with an insurable interest in the crop must decide before March 15 for corn and soybeans whether to stay with the product and level they had in the previous year or change their coverage.

The spring price is built during the month of February, and premiums are known March 1. Therefore, being a crop insurance agent is not a full-time, year-round occupation. The level of interest and understanding is not even across agents.

Eggers has had presenters whom he approved after the vetting process make fundamental mistakes during the presentation. Minimize the likelihood of your presenter making mistakes by showing her the Example Handouts and Example Presentation. If the potential presenter chooses to use tools from the University of Illinois Farm Decision Outreach Central, she may have an interest and knowledge above average.

Alternative Presenter – Your ISU Extension Field Agricultural Economist can present this session if you cannot find a female crop insurance agent who fits Annie's Project. You may also want to have your ISU Extension Field Agricultural Economist prepare you for the interview visit, or he or she can do it.

Optimal Presentation Window – It is best to schedule the Crop Insurance presentation during February.

**2.** The presenter for the **Natural Resources Conservation Service (NRCS)** session is typically a District Conservationist or Soil Conservation Technician. The person you visit with will use the *Topic Page* to justify the time to her supervisor. Hours spent preparing for the presentation and giving the presentation take time away from her other tasks. Providing her with an electronic copy of the Example Presentation will be greatly appreciated.

Alternative Presenter – If you do not have female NRCS staff in your county who are willing to make the presentation, then ask for a recommendation for a staff member from a nearby county. If that potential presenter is slow to accept the opportunity, tell her that half of the participants will be from neighboring counties.

Optimal Presentation Window – The timing is flexible. If the NRCS staff member is also presenting Web Soil Survey, schedule both presentations for the same night.

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**3.** The presenter for the **Web Soil Survey** session is typically a District Conservationist or Soil Conservation Technician. The person you visit with will use the *Topic Page* to justify the time to her supervisor. Hours spent preparing for the presentation and giving the presentation take time away from her other tasks. Providing her with an electronic copy of the Example Presentation will be greatly appreciated.

Alternative Presenter – If you do not have female NRCS staff in your county who are willing to make the presentation, then ask for a recommendation for a staff member from a nearby county. If that potential presenter is slow to accept the opportunity, tell her that half of the participants will be from neighboring counties. In southwest Iowa one of the better Web Soil Survey presenters is the county office secretary. Your ISU Extension Field Agricultural Economist can also present this session.

Optimal Presentation Window – Thursday nights are maintenance nights for Web Soil Survey. If your Annie's Project is held on Thursday nights, have Web Soil Survey as the first topic and start with the interactive activity. By 7 or 7:30 p.m., the program may be unavailable.

**4.** The presenter for the **Grain Marketing** session is typically a grain merchandiser with an elevator or ethanol plant. While appointments are encouraged for all potential presenters, they are required for grain merchandisers. If you meet with a grain merchandiser before the markets close at 1:15 p.m., it will be during a lunch break. It is better to set the appointment after 1:30 p.m. Grain merchandisers tend to focus on current market signals and be up-to-the-minute with their market information. Asking a grain merchandiser to step back and explain basis and how to read an elevator bid sheet might be a challenge. However, she will do well with the objectives, because she lives and breathes them.

Alternative Presenter – Your ISU Extension Field Agricultural Economist can present this session if you cannot find a female grain merchandiser who fits Annie's Project.

Optimal Presentation Window - The timing is flexible.

**5.** The presenter for the **Enterprise Analysis** session is typically your ISU Extension Field Agricultural Economist. He or she is trained in manipulation of the core spreadsheets. In northern Iowa, Ann Johanns is a great presenter on this topic and others based on spreadsheets at the Ag Decision Maker website.

Alternative Presenter – A female farm manager can also present this session.

Optimal Presentation Window – The timing is flexible. If you elect to use a computer lab, have the Enterprise Analysis presentation during the first computer lab rather than the final computer lab. It will lay the foundation for other financial topics.



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**6.** The presenter for the **Women and Money** session is typically your ISU Extension Family Finance Program Specialist. This presenter will need to have a comprehensive picture of Annie's Project so they do not cover subject matter that other presenters will cover in more depth. The focus is the interaction of family and farm finance. Family financial management is a critical area of success for farm families. The presenter should be able to share the interactions of a family budget with the farm's cash flow. For example, the presenter should be able to discuss using excess profit to fund retirement investments as an alternative to purchasing added depreciable assets, i.e. fund an IRA instead of buying a new tractor.

Alternative Presenter – A certified financial planner can also present this session.

Optimal Presentation Window – The timing is flexible.

**7.** The presenter for the **Basic Financial Documents** session is typically a local agricultural loan officer. Her employer may be a sponsor for your Annie's Project. She may or may not be the same presenter for Interpretation of Financial Statements. Schedule your interview visit with an agricultural loan officer in December or the first week of January. From the second week of January into February, she may be fully engaged with renewals. She may appreciate a starting point, so make sure you have an electronic copy of the Example Presentation. Usually, an agricultural loan officer will want to teach from a financial document used in her bank rather than the ISU Extension financial documents.

Alternative Presenter – A Farm Loan Officer from the Farm Service Agency can also present this session. Your ISU Extension Field Agricultural Economist is another alternative presenter if you cannot find a female agricultural loan officer who fits Annie's Project.

Optimal Presentation Window – The timing is flexible, but Basic Financial Documents must come before Interpretation of Financial Documents.

**8.** The presenter for the **Interpretation of Financial Documents** session is typically a local agricultural loan officer. Her employer may be a sponsor for your Annie's Project. She may or may not be the same presenter for Basic Financial Documents. Schedule your interview visit with an agricultural loan officer in December or the first week of January. From the second week of January into February, she may be fully engaged with renewals. Make certain you provide a copy of Financial Performance Measures for Iowa Farms (<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-55.pdf>).

As you visit with the potential presenter, ask her what her employer uses as the three, primary ratios or measures. Ask her why her employer considers the ratios important and how does she use them when she is evaluating clients.

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Alternative Presenter – A Farm Loan Officer from the Farm Service Agency or an analyst from Farm Credit Services of America can also present this session. Your ISU Extension Field Agricultural Economist is another alternative presenter if you cannot find a female agricultural loan officer who fits Annie's Project.

Optimal Presentation Window – The timing is flexible, but it must come after Basic Financial Documents.

**9.** The presenter for the **Farm Service Agency** session is typically a County Executive Director. The person you visit with will use the *Topic Page* to justify the time to her supervisor. Hours spent preparing for the presentation and giving the presentation take time away from her other tasks. Providing her with an electronic copy of the Example Presentation will be greatly appreciated.

It is important in all years, but especially this year, that you ask her to explain how the Farm Service Agency (FSA) provides services to farmers throughout the year. You are not asking her to interpret current or pending farm policy.

Congress continues its work on the pending Farm Bill in the midst of a budget deficit. It will be in the popular farm press as a recurring topic until it is signed into law and interpreted by the FSA. Participants may ask her questions on the pending Farm Bill. You will have to remind them that FSA staff are not allowed to speculate on pending farm policy. FSA staff are charged with facilitating the current law as it applies to transfer payments made to farmers. Your County Executive Director will find it reassuring that you understand her constraints.

Alternative Presenter – If you do not have female Farm Service Agency staff in your county who are willing to make the presentation, then ask for a recommendation for a staff member from a nearby county. If that potential presenter is slow to accept the opportunity, tell her that half of the participants will be from neighboring counties. Your ISU Extension Field Agricultural Economist can also present this session.

Optimal Presentation Window – The timing is flexible.

**10.** The presenter for the **Farm Leasing** session is typically your ISU Extension Field Agricultural Economist. They are trained in delivery of the information and have much experience interacting with clientele on farm leasing.

Alternative Presenter – There is no alternative presenter for this session.

Optimal Presentation Window – The timing is flexible.

**11.** The presenter for the **Estate Planning** session is an attorney. You definitely want an attorney who works with farm families. An attorney without farm clientele can discuss the mechanics, but will not have the depth that comes from experience. You need to schedule an appointment with her,

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and you **need** to be **well prepared** and **concise**. She charges a high hourly rate and is using otherwise billable time to meet with you. **Do not waste** her time.

- Be extremely clear about the length of the presentation. Eggers has tried 50-, 90-, and 110-minute blocks. He recommends the 90-minute block.
- Say that she can address intestate transfer through a handout like <http://www.polkcountyiowa.gov/MedicalExaminer/pdfs/IowaCode633.211-226.pdf>. The vast majority of Annie's Project participants have a will.
- State that you will have an insurance agent present long-term care insurance, because she will refer to it as an estate-protection tool.

Alternative Presenter – There is no alternative presenter. It may be a challenge to get an attorney who is willing to present. However, the attorney who presented in 2010 for Eggers and Carter drove to Council Bluffs from her home in Missouri. She is always willing to present at Annie's Projects because she believes in the mission.

**12. Real Colors®** is a critical component of Annie's Project. If you have seen pictures of participants laughing at an Annie's Project, they were likely taken during a Real Colors® session. You will need to pay this presenter (<http://www.extension.iastate.edu/feci/Annie/Grants/RCP.pdf>). Whether she does the session as a consultant, former ISU Extension employee, or a current ISU Extension employee, Eggers recommends you pay her the ISU Extension staff rate at \$40 per hour and the IRS rate of \$0.555 per mile.

Unlike other female agricultural professionals, the Real Colors® presenter will not generate added sales from exposure to potential clientele. She needs to be compensated for her teaching skills and making your participants excited about Annie's Project. On the *Topic Page*, point out the objectives and key concepts. She may have presented at a previous Annie's Project without seeing them.

Eggers highly recommends that you contact Mary Ottmar for more information about the interaction of Real Colors® and Annie's Project. At the ten courses Mary Ottmar has taught, 44 percent of the participants were Blue, 30 percent were Gold, and 18 were Green.

As a facilitator you benefit from starting Annie's Project with a fun activity that participants can immediately apply. You learn the participants' dominant personality styles and gain a little more understanding. Participants also enjoy receiving an Annie's Project pen in their "color."

Remember, the USDA Risk Management grant pays for Real Colors® booklets (\$10 a piece) and the American Farm Bureau Federation Women's Leadership Committee pays for Annie's Project pens (\$3 a piece).

Alternative Presenter – A certified Real Colors® instructor is required. If none of the instructors who have presented at Annie's Project are available, contact Marsha Laux, Coordinator for the Iowa Annie's Projects, at [mlaux@iastate.edu](mailto:mlaux@iastate.edu) or phone at 319-796-4362. Marsha has a list of certified

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Real Colors® instructors in Iowa. Ask the potential presenter how often she has taught Real Colors® to an adult audience.

Optimal Presentation Window – The timing is **not flexible**. Real Colors® is the first session of Annie's Project.

**13.** The presenter for **Insurance for Farm Families, not crop** is typically an insurance agent. She will generally use her company's literature to explain different types of policies. Make certain you take copies of the Example Handouts and encourage her to include them. It is especially important to go through the objectives.

You want an insurance agent who sells to farm and non-farm families in a competitive environment, because she understands the different needs of farm families. An insurance agent who only sells to farm or non-farm families will not do as well. Point out the types of insurance you want to have covered in the key concepts: disability, long-term care, and health.

Alternative Presenter – Finding an insurance agent to present Insurance for Farm Families, not crop is generally not a challenge. You might have to have two or three interview visits to find one that fits Annie's Project.

Optimal Presentation Window – The timing is flexible.

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## Crop Insurance

The **mission** of Annie's Project is to empower farm women to be better business partners through networks and by managing and organizing critical information. Annie's Project **provides education** in production, price or market, financial, institutional and legal, and human and personal risk.

Annie's Project is a **six-week course** designed especially for farm women to help them develop their management and decision-making skills for their farms. Annie's Project gives farm women the opportunity to learn from female agricultural professionals and network with other women in similar situations.

### Annie's Project **Core Values**

- Safe Harbor – All questions or situations are welcome for sharing and open discussion.
- Connection – The learning environment encourages participants to relate to each other and to presenters.
- Discovery – Participants experience moments when something makes sense where before it did not.
- Shared Learning – There is always a participant who knows more about the subject than the instructor and is willing to share her experience.

### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. helping participants understand the components of their crop insurance statement by having them fill in insured prices, yields, or acres

### **Objectives**

- Understand the differences among crop insurance tools
- Consider the differences among coverage levels
- Learn how to select appropriate coverage levels
- Review your level of crop insurance coverage

### **Key Concepts**

- Understand the differences between yield protection and revenue protection crop insurance
- Understand how to read a crop insurance statement

### **Example Handouts**

- Important Crop Insurance Dates, File A1-50,  
<http://www.extension.iastate.edu/agdm/crops/pdf/a1-50.pdf>
- Revenue Protection Crop Insurance, File A1-54,  
<http://www.extension.iastate.edu/agdm/crops/pdf/a1-54.pdf>



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- University of Illinois Farm Decision Outreach Central,  
<http://www.farmdoc.illinois.edu/cropins/index.asp>

**Example Presentation**

- Every year William Edwards, ISU Extension Economist, updates his Choosing Crop Insurance presentation.  
<http://www.extension.iastate.edu/feci/Annie/production/CCI2012.pptx> .

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## Natural Resources Conservation Service

The **mission** of Annie's Project is to empower farm women to be better business partners through networks and by managing and organizing critical information. Annie's Project **provides education** in production, price or market, financial, institutional and legal, and human and personal risk.

Annie's Project is a **six-week course** designed especially for farm women to help them develop their management and decision-making skills for their farms. Annie's Project gives farm women the opportunity to learn from female agricultural professionals and network with other women in similar situations.

### Annie's Project **Core Values**

- Safe Harbor – All questions or situations are welcome for sharing and open discussion.
- Connection – The learning environment encourages participants to relate to each other and to presenters.
- Discovery – Participants experience moments when something makes sense where before it did not.
- Shared Learning – There is always a participant who knows more about the subject than the instructor and is willing to share her experience.

### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. showing participants how to find information about programs on the Natural Resources Conservation Service (NRCS) website

### **Objectives**

- Understand programs offered by the Natural Resources Conservation Service
- Learn deadlines for program sign ups
- Understand the mix of state and federal funding

### **Key Concept**

- Understand the role of the NRCS to meet the farmer's environmental quality goals

### **Example Handouts**

- NRCS has printed publications highlighting primary programs.
- Value of Soil Erosion to the Land Owner,  
[http://www.extension.iastate.edu/feci/annie/production/Soil\\_Erosion\\_value\\_to\\_Land\\_Owner.pdf](http://www.extension.iastate.edu/feci/annie/production/Soil_Erosion_value_to_Land_Owner.pdf)
- Lease Supplement for Obtaining Conservation Practices and Controlling Soil Loss, File C2-08, <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c2-08.pdf>

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**Example Presentation**

- Melissa Johnson, Soil Conservationist in Page County, presented *Conservation Programs* in 2010 in Clarinda, Iowa. <http://www.extension.iastate.edu/feci/Annie/production/NRCS.pdf>.

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## Web Soil Survey

The **mission** of Annie's Project is to empower farm women to be better business partners through networks and by managing and organizing critical information. Annie's Project **provides education** in production, price or market, financial, institutional and legal, and human and personal risk.

Annie's Project is a **six-week course** designed especially for farm women to help them develop their management and decision-making skills for their farms. Annie's Project gives farm women the opportunity to learn from female agricultural professionals and network with other women in similar situations.

### Annie's Project **Core Values**

- Safe Harbor – All questions or situations are welcome for sharing and open discussion.
- Connection – The learning environment encourages participants to relate to each other and to presenters.
- Discovery – Participants experience moments when something makes sense where before it did not.
- Shared Learning – There is always a participant who knows more about the subject than the instructor and is willing to share her experience.

### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time showing participants how to find soils information for their farms using Web Soil Survey

### **Objectives**

- Identify your farm(s)
- Understand the soil resources you have
- Consider how to use the information about your soil resources

### **Key Concept**

- Increase knowledge about soil resources

### **Example Handouts**

- Using the Web Soil Survey  
<http://www.extension.iastate.edu/feci/annie/production/wss%20instructions.pdf>
- Understanding Iowa Corn Suitability Ratings (CSR)  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c2-86.pdf>

### **Example Presentation**

- Sheila O'Riley, Secretary for the NRCS office in Adams County, presented *Soil Surveys – What are they?* in 2011 in Mount Ayr, Iowa.  
<http://www.extension.iastate.edu/feci/annie/mtayr/APsoil.pdf>

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## Grain Marketing

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### Annie's Project **Core Values**

- Safe Harbor – All questions or situations are welcome for sharing and open discussion.
- Connection – The learning environment encourages participants to relate to each other and to presenters.
- Discovery – Participants experience moments when something makes sense where before it did not.
- Shared Learning – There is always a participant who knows more about the subject than the instructor and is willing to share her experience.

### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. showing participants how to match the futures months with the basis and prices in the bid sheet.

### **Objectives**

- Increase awareness of grain marketing terms: bid, offer, contract, flat price, spot price, futures, and basis
- Learn how to use a bid sheet
- Understand the use of the most common grain contracts
- Understand how to use cost of production to set price targets for selling corn and soybeans

### **Key concepts**

- Reduce confusion about market information
- Use market information to make crop sales decisions

### **Example Handouts**

- Corn and Soybean Price Basis, File A2-40,  
<http://www.extension.iastate.edu/agdm/crops/pdf/a2-40.pdf>
- Corn Price Basis, File A2-41 (Copy the page from your part of the state, pp. 1-6. You can double side it with the correct page from Soybean Price Basis, File A4-42),  
<http://www.extension.iastate.edu/agdm/crops/pdf/a2-41.pdf>



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- Soybean Price Basis, File A2-42, <http://www.extension.iastate.edu/agdm/crops/pdf/a2-42.pdf>
- Example bid sheets from United Farmers Mercantile Cooperative, (The presenter will use her own company's bid sheet.)  
<http://www.ufmcoop.com/index.cfm?show=11&mid=4&theLocation=1&cmid=all&layout=19>
- CME Group Current Corn Futures, <http://www.cmegroup.com/trading/agricultural/grain-and-oilseed/corn.html>, In the Charts column, click on the Price Chart icon for the nearby futures contract month.
- CME Group Corn Contract specifications,  
[http://www.cmegroup.com/trading/agricultural/grain-and-Soilseed/corn\\_contract\\_specifications.html](http://www.cmegroup.com/trading/agricultural/grain-and-Soilseed/corn_contract_specifications.html)
- CME Group Current Soybeans Futures,  
<http://www.cmegroup.com/trading/agricultural/grain-and-oilseed/soybean.html>, In the Charts column, click on the Price Chart icon for the nearby futures contract month.
- CME Group Soybeans Contract specifications,  
[http://www.cmegroup.com/trading/agricultural/grain-and-oilseed/soybean\\_contract\\_specifications.html](http://www.cmegroup.com/trading/agricultural/grain-and-oilseed/soybean_contract_specifications.html)
- Crop Decisions – Markets, <http://www.extension.iastate.edu/agdm/cdmarkets.html>
- Livestock Decisions – Markets, <http://www.extension.iastate.edu/agdm/ldmarkets.html>
- Current Outlook, Profitability & Weather Information,  
<http://www.extension.iastate.edu/agdm/info/outlook.html>
- Commonly Used Grain Contracts,  
<http://www.extension.iastate.edu/Publications/PM1697A.pdf>

### Example Presentation

- Jackie Reichter, DeBruce Grain Merchandiser, presented *Grain Marketing* in 2010 in Clarinda, Iowa. <http://www.extension.iastate.edu/feci/Annie/market/GrnMktg.pdf>

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## Enterprise Analysis

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. having participants enter current costs of production data to update the estimated costs of production.

### **Objective**

- Assess costs of production for corn and soybeans

### **Key concepts**

- As a farm woman, you have wealth that requires management.
- As a farm woman, you need to be able to anticipate current and future cash flows to support family living expenses.
- Farm needs and family needs compete for profits made from selling grain and livestock.

### **Example Handouts**

- Estimated Costs of Crop Production in Iowa, File A1-20 (The document is updated in January.) <http://www.extension.iastate.edu/agdm/crops/pdf/a1-20.pdf>
- Iowa Production Cost Report (Bi-weekly)  
[http://www.ams.usda.gov/mnreports/nw\\_gr210.txt](http://www.ams.usda.gov/mnreports/nw_gr210.txt)

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**Example Presentation**

- The presentation is based on going through the most relevant spreadsheets in Estimated Costs of Crop Production in Iowa, <http://www.extension.iastate.edu/agdm/crops/html/a1-20.html>

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## Women and Money

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### Annie's Project **Core Values**

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- Shared Learning – There is always a participant who knows more about the subject presented than the instructor and is willing to share her experience.

### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. having participants complete a tool like the Rutgers Investment Risk Tolerance Quiz (<http://njaes.rutgers.edu/money/riskquiz/>).

### **Objectives**

- Understand how to gauge farm family living costs
- Identify ways to compare on-farm and off-farm investment opportunities
- Consider ways to balance family and farm needs

### **Key concepts**

- As a farm woman, you have wealth that requires management.
- As a farm woman, you need to be able to anticipate current and future cash flows to support family living expenses.
- Farm needs and family needs compete for profits made from selling grain and livestock.

### **Example Handouts**

- Planning Your Future Together, File C4-11, <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-11.pdf>
- What is Important to Me?, File C6-43, <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c6-43.pdf>

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- Setting Personal, Family and Business Goals for Business Success, File C6-42  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c6-42.pdf>
- Managing Farm Family Finances, File C3-51  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-51.pdf>
- Farm and Family Living Income and Expenses for 2007,  
[http://www.farmdoc.illinois.edu/manage/newsletters/fefo08\\_12/fefo08\\_12.pdf](http://www.farmdoc.illinois.edu/manage/newsletters/fefo08_12/fefo08_12.pdf)
- Summary of Farm and Family Sources and Uses of Dollars – 2001 – 2010,  
<http://fbfm.ace.uiuc.edu/pdf%20files/Farm%20Business%20Results/Farm%20Record%20Results-income/FamilyLiving.pdf>
- What Does It Take to Earn a Living on the Farm?,  
<http://www.cffm.umn.edu/Publications/pubs/FarmMgtTopics/earnlvgfarm.pdf>
- Escalating Farm Family Living Cost, <http://cornandsoybeandigest.com/davidkohl/0728-increasing-farm-family-living/>
- AnnualCreditReport.com, <https://www.annualcreditreport.com/cra/index.jsp>
- Evaluating Your Estate Plan: Retirement Planning for Farm Families, File C4-56,  
<http://www.extension.iastate.edu/agdm/info/eyep/c4-56.pdf>

#### Example Presentation

- Joyce Lash, ISU Extension Family Finance Program Specialist, presented *Women and Money* in 2011 in Mount Ayr, Iowa.  
<http://www.extension.iastate.edu/feci/Annie/financial/LashWoMoney.pptx>



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## Basic Financial Documents

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. showing participants how to complete missing numbers in a balance sheet

### **Objectives**

- Understand components of a balance sheet, or net worth statement
- Learn how to classify assets and liabilities into current, intermediate, and long-term

### **Key concepts**

- Know location of balance sheet and when it was last updated
- Know where assets and the corresponding debts belong on a balance sheet

### **Example Handouts**

- Financial Terms, File C3-05, <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-05.pdf>
- Farm Financial Statements, File C3-56, <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-56.pdf>
- Your Net Worth Statement, File C3-20 (Net Worth is also called a balance sheet, financial document, or a business plan by Farm Service Agency staff.) <http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-20.pdf>

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- Understanding Net Worth, File C3-19,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-19.pdf>

**Example Presentation**

- Sandy Pierschbacher, Personal Banking Officer, with Great Western Bank, presented *Basic Financial Documentation, Financial Risk*, in 2011 in Mount Ayr, Iowa.  
<http://www.extension.iastate.edu/feci/annie/mtayr/basicgwb.pdf>

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## Interpretation of Financial Documents

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. having participants calculate the top three financial ratios used by the presenter's organization from an example balance sheet.

### **Objectives**

- Understand the terms liquidity, solvency, profitability, financial efficiency, and repayment capacity
- Identify your most important ratios out of the 16 farm financial measures listed on p. 8 of Financial Performance Measures for Iowa Farms  
(<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-55.pdf>)
- Understand the desirable ranges for farm financial measures on pp. 1 and 2 of Financial Performance Measures for Iowa Farms  
(<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-55.pdf>)

### **Key concepts**

- Understand how farm finances are standardized so farms can be compared
- Know which financial ratios lenders scrutinize
- Understand your own ratios so you know how they compare to others

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**Example Handouts**

- Building Equity in Your Farm, File C3-60,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-60.pdf>
- Financial Performance Measures for Iowa Farms, File C3-55,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c3-55.pdf>

**Example Presentation**

- The presentation may be based on going through the most relevant spreadsheets with information from an example farm in Farm Financial Statements,  
<http://www.extension.iastate.edu/agdm/wholefarm/xls/c3-20-25-55comprfinstatements.xlsx>
- The presenter may have another tool that she uses at her institution.

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## Farm Service Agency

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion

### **Objectives**

- Understand programs offered by the Farm Service Agency
- Learn deadlines for program sign ups
- Increase awareness on how to access Farm Service Agency lending opportunities

### **Key concepts**

- Know how to interact with FSA personnel throughout the year to meet deadlines
- Be aware of new programs

### **Example Handouts**

- Commodity Programs for Crops, File A1-32,  
<http://www.extension.iastate.edu/agdm/crops/pdf/a1-32.pdf>
- Common Acronyms, a handout provided by Rhonda Cooper, retired Union County Executive Director for the Farm Service Agency,  
<http://www.extension.iastate.edu/feci/annie/MtAyr/FSAcommon.pdf>

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**Example Presentation**

- Rhonda Cooper, retired Union County Executive Director for the Farm Service Agency, presented *Annie's Project FSA Presentation* in 2011 in Mount Ayr.  
<http://www.extension.iastate.edu/feci/annie/MtAyr/FSApres.pdf>



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## Farm Leasing

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion or doing interactive activities, e.g. having participants find answers to their questions in the Farm Leasing Arrangements booklet

### **Objective**

- Increase awareness of the depth of resources for farm leasing
- Learn how to calculate a cash rental rate

### **Key concepts**

- Know where to find resources about farm leasing
- Evaluate your own farm lease arrangement

### **Example Handouts**

- Provide copies of the most current Farm Leasing Arrangements booklet. It cost less than \$3 per booklet to print. The booklet is updated in the winter.  
<http://www.extension.iastate.edu/feci/Leasing/2011AugustInb.pdf>.

### **Example Presentation**

- This presentation is based on the presenter taking participants through the Farm Leasing Arrangements booklet until they have questions. Then the presenter guides participants to the answers in the booklet. Fifty minutes is not enough time for a PowerPoint presentation.  
<http://www.extension.iastate.edu/feci/Leasing/2011AugustInb.pdf>.

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## Estate Planning

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion

### **Objectives**

- Learn how farm property is owned and why it matters
- Understand powers of attorney
- Understand how an estate plan affects the next generation and why it needs regular review

### **Key concepts**

- Form of ownership is important because it can be used to facilitate the passing of property to heirs
- Importance of substitute decision making; the common language is powers of attorneys
- Have an estate plan that matches their wishes or needs

### **Example Handouts**

- Evaluating Your Estate Plan: Estate Planning Terms, File C4-50,  
<http://www.extension.iastate.edu/agdm/info/eyep/c4-50.pdf>
- Evaluating Your Estate Plan: Forms of Property Ownership, File C4-51,  
<http://www.extension.iastate.edu/agdm/info/eyep/c4-51.pdf>
- Evaluating Your Estate Plan: Business Entities, File C4-52,  
<http://www.extension.iastate.edu/agdm/info/eyep/c4-52.pdf>

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- Evaluating Your Estate Plan: The Estate Settlement Process, File C4-53, <http://www.extension.iastate.edu/agdm/info/eyep/c4-53.pdf>
- Evaluating Your Estate Plan: Powers of Attorney and Other Forms of Substitute Decision Making, File C4-54, <http://www.extension.iastate.edu/agdm/info/eyep/c4-54.pdf>
- Evaluating Your Estate Plan: Farm Transfer Strategies, File C4-55, <http://www.extension.iastate.edu/agdm/info/eyep/c4-55.pdf>
- Evaluating Your Estate Plan: Iowa Inheritance Tax, File C4-25, <http://www.extension.iastate.edu/agdm/info/eyep/c4-25.pdf>

**Example Presentation**

- Presenters tend to present from notes and welcome questions throughout the lecture.

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## Real Colors®

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- Real Colors® is highly interactive.

### **Objectives**

- Consider your personal strengths and the strengths of others
- Understand what motivates people and how they process information to enhance communication channels
- Learn strategies to build rapport with farm partners and agricultural professionals

### **Key concepts**

- Learn your communication style
- Appreciate other communication styles to be more effective in meeting individual and business goals

### **Example Handouts**

- Real Colors® booklet
- Making Family Business Decisions, File C4-72,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-72.pdf>
- Resolving Family and Business Conflicts, File C4-74,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-74.pdf>

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- Techniques for Dealing with Difficult People, File C6-50,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c6-50.pdf>
- Managing Farm Business and Family Stress, File C6-51,  
<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c6-51.pdf>

**Example Presentation**

- Real Color® is a multiple-hour, highly interactive session.

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## Insurance for Farm Families, not crop

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### Annie's Project **Methodology**

- One-half time presenting a lecture
- One-half time leading a discussion

### **Objectives**

- Understand insurance needs of farm families
- Learn how to select appropriate coverage levels
- Consider the ways insurance needs change through time

### **Key concepts**

- Understand how farm family insurance needs are different from non-farm families (disability and long-term care)
- Understand types of policies that exist that are best suited for farm families (health care)

### **Example Handouts**

- Money Mechanics, Health and Disability Insurance, <http://www.extension.iastate.edu/publications/pm1458.pdf>
- The Life and Health Insurance Foundation for Education, <http://www.lifehappens.org>
- Money Mechanics, Life Insurance, <http://www.extension.iastate.edu/Publications/PM1457a.pdf>
- How Much Is Enough? Worksheet for life insurance, <http://www.extension.iastate.edu/Publications/PM1457b.pdf>



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- National Clearinghouse for Long Term Care Information, <http://www.longtermcare.gov/>

**Example Presentations**

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Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.

Intake Evaluation for an Annie's Project Course  
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The instructions in this document take the user through the process of gathering and processing demographic and risk management intake information in the first session of an Annie's Project. Remember that for the end-of-class evaluation in the final session we would prefer that the participants be in a computer lab to complete the evaluation online.

This set of instructions is not as polished as our other sets of instructions. We're several months behind in piloting the evaluation changes, so we're piloting in the Annie's Project season. This instruction set should improve over the next few months.

One of the first things an Annie's Project participant sees in an Iowa classroom is her demographic and risk management intake instruments. If you follow this methodology she can see the results the following week, and so can your presenters. Participants get a picture of their fellow participants. Presenters get a picture of the people who they will be sharing time with, and they're better able to prepare for that time.

The **Revised Demographic** - <http://www.extension.iastate.edu/feci/annie/grants/DemographicIntake.pdf> - only asks for the things that participants have answered accurately in the past and we can compare to census of ag data in tables 50 and 51. The following two links are for the Iowa tables, but you can get the same information for your own state by choosing your state at ([http://www.agcensus.usda.gov/Publications/2007/Full\\_Report/Volume\\_1,\\_Chapter\\_1\\_State\\_Level/index.asp](http://www.agcensus.usda.gov/Publications/2007/Full_Report/Volume_1,_Chapter_1_State_Level/index.asp)).  
([http://www.agcensus.usda.gov/Publications/2007/Full\\_Report/Volume\\_1,\\_Chapter\\_1\\_State\\_Level/Iowa/st19\\_1\\_050\\_050.pdf](http://www.agcensus.usda.gov/Publications/2007/Full_Report/Volume_1,_Chapter_1_State_Level/Iowa/st19_1_050_050.pdf))  
([http://www.agcensus.usda.gov/Publications/2007/Full\\_Report/Volume\\_1,\\_Chapter\\_1\\_State\\_Level/Iowa/st19\\_1\\_051\\_051.pdf](http://www.agcensus.usda.gov/Publications/2007/Full_Report/Volume_1,_Chapter_1_State_Level/Iowa/st19_1_051_051.pdf)).

The **Revised Risk Management** <http://www.extension.iastate.edu/feci/annie/grants/RMIntake.pdf> - is tied directly to core components of AP. Although it will take effort to complete, have participants complete it when they first arrive. This is not a take home quiz, it's a "what do you know now" quiz.

Note that there is a blank at the bottom of the Revised Demographic and top of the Revised Risk Management for participants to enter their AP Portfolio sticker information. This is how you create a portfolio sticker in just a few minutes.

- Download <http://www.extension.iastate.edu/feci/Annie/Grants/RalstonIACodes.docx>
- Change the first two letters to the first letter of the city the site is in
- Change the second two letters to the state ID
- Change the final two numbers if you think you're moving into the second city in your state to have the same first two letters since 2012, likely?
- Print the document using a sheet of address labels (Avery 5160 is what it's currently formatted for)
- Put one of the stickers inside each portfolio

The six digit identifier provides the ability to track the change in participant's knowledge and behaviors.

Intake Evaluation for an Annie's Project Course  
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### Processing intake data for your site

As we shared in mid-2011 The Annie's National Network Initiative for Educational Success ANNIES is no longer requesting that site facilitators send intake information to us. We're focusing our national evaluation on the end-of-class evaluation that will be conducted online using a retrospective post then pre approach. The following directions will allow you to convert a pile of paper evaluations to a pdf that you can provide to participants and presenters. Data entry should take approximately six minutes per participant. Report processing time will depend on your cut and paste skills.

Example Spreadsheet - <http://www.extension.iastate.edu/feci/Annie/Grants/AllInOneRalston.xlsx>

Blank Spreadsheet - <http://www.extension.iastate.edu/feci/Annie/Grants/AllInOne.xlsx>

Example Report (Word) - <http://www.extension.iastate.edu/feci/Annie/Grants/RalstonIntakeReport.docx>

Example Report (pdf) - <http://www.extension.iastate.edu/feci/annie/grants/RalstonIntakeReport.pdf>

Download <http://www.extension.iastate.edu/feci/Annie/Grants/AllInOne.xlsx> . Click on the Demographics tab. Enter participant's data from the participant's completed **Revised Demographic** documents, and save it to your computer. This took me two minutes per participant. The first class had 11 participants, and it was a 22 minute task start to finish.

- There are rows for 22 participant's data. Insert additional rows and adjust the formulas if you have more participants.
- Copy and paste the choices for Acres, Organization, Years, and Age Group if you want the graphs to populate automatically.
- You will need to manually change the counties and modify the graph accordingly.
- The acres and operation characteristics table data sum automatically.

Enter **Revised Risk Management** data into

[http://iastate.qualtrics.com/SE/?SID=SV\\_bwNjdzJo11WtCrW](http://iastate.qualtrics.com/SE/?SID=SV_bwNjdzJo11WtCrW) . The first item is the six digit identifier code. The balance of the data entry is clicking on radio buttons for each line. There are three screens with Level of Knowledge, Current Practices, and Questions and Comments. Data entry for this step took me 4 minutes per participant or 44 minutes total. That was with double-checking, and I'm not the fastest clicker.

You may encounter the problem I encountered when entering the second participant's data. We're not sure if this is an ISU system problem or IE problem or what. If you do, For IE - gear menu, Safety, InPrivate Browsing gets you to a browser window that ignores your cached data. For Chrome the equivalent is Incognito browsing. You will need to paste the URL in the new window. Contact me, Tim Eggers at [tegggers@iastate.edu](mailto:tegggers@iastate.edu) if you have a problem with this step.

Now that your data is entered, request report from Mandi Anderson ([mande@iastate.edu](mailto:mande@iastate.edu)). In your email, provide her with your range of ID codes, so she can separate out only the data you need. This is a quick step, but make sure you allow at least a day in case she is not available on the day that you send the request.

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You will get a word document with results for your site. It will look like - [http://www.extension.iastate.edu/feci/annie/grants/RalstonRMAInitial\\_Report-1.docx](http://www.extension.iastate.edu/feci/annie/grants/RalstonRMAInitial_Report-1.docx) . This is not something I'd be happy to hand out, it is too long, and the formatting is not approachable. The following directions may not be the most efficient, but they worked for me. Start to finish the first time through this took an hour. With the directions below it shouldn't take half that time. The directions are more detailed than an experienced MS Word operator would require.

With your report document from Mandi open, open a new Word file.

I chose to print the first two pages portrait and the second two pages landscape. To set that up at this point, do a control+enter to form a new page, and chose the Page Layout menu item, click on the down to the right arrow in the Page Setup box, and choose Landscape, Apply from this point forward. I also apply a half inch margin all the way around at this point to allow for more space on the page.

Copy the table of data under 2. A. Level of Knowledge... to the new file. I clicked on the four way arrow icon in the upper LH corner of the table, chose copy, went to the new file, and chose Merge Formatting as the Pasting option. This allows you to shed the html code in the original file.

I deleted the Responses column by clicking on it with a right click, choosing delete cells, then I chose delete entire column. Next I right click on the table and choose Table Properties.

- In the Table tab I change the table width to 10.15 inches wide.
- In the Column tab I change column 1 to .4 inches, column 2 to 4.36 inches, column 3 to 1.25 inches, column 4 to 1 inch, column 5 to 1.12 inches, column 6 to 1.46 inches, and column 7 to .56 inches.

In the Table Tools menu item I choose the every other line shaded option. I center the numerical data, then I consider that table finished.

Copy the table of data under 3. B. Current Practices... using the method above. Again I deleted the Responses column. Next I right click on the table and choose Table Properties.

- In the Table tab I change the table width to 10.15 inches wide.
  - In the Column tab I change column 1 to .4 inches, column 2 to 5.74 inches, column 3 to .9 inches, column 4 to .9 inches, column 5 to .6 inches, column 6 to .9 inches, and column 7 to .6 inches.
- In the Table Tools menu item I choose the every other line shaded option. I center the numerical data, then I consider that table finished.

I use the following table headers.

For the first table

Level of Knowledge – Participants indicated their current level of knowledge of the following terms or concepts at the beginning of the course.

For the second table.

Current Practices – Participants indicated their level of agreement with each of the following statements at the beginning of the course.

Now the final two pages of your four page report is finished.

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The first two pages require more cutting and paste special. This time we're moving from the demographics spreadsheet you used for data entry to the word document.

Copy graphs from <http://www.extension.iastate.edu/feci/Annie/Grants/AllInOne.xlsx> and insert them as pictures. They will cause the document to change significantly as they are quite large when pasted full size. I immediately right-click on the picture, choose size and position, click on the size tab to scale it to 40%, then click on the text wrapping tab and choose in front of text.

You may want to manipulate the ranges, rotate the pie charts, and do various other things with the graphics. Feel free to do so. I've left the spreadsheet in the format I last used it.

I type the Acres, Cash rented, and Crop-shared, and Organization data in as text. You'll need to hit the enter key multiple times to give yourself lines for text as you may only have one line of text on the first page at this point. For the table with the livestock and cropping data, I copy the table from the evaluation form and paste it on the first page. Then I enter the summed numbers for the major crops and livestock while entering the minor crops and livestock in the other row. The example and the spreadsheet have the Iowa dominant livestock and crops. For the first site we had corn and beans separate.

### **Use of the reports**

After the MS Word document with the results is complete I save it as a pdf file and attach it to an email I send to participants. I let them know that I'll be bringing a printed copy to the second meeting for them along with census of ag data they can use for comparison. That would be the Tables 50 & 51 mentioned above for the state as well as their county summary data if that's relevant. The email includes a reminder of the topics, presenters, and objectives for the next week's class.

Right away then I send the presenters their copy of the document with an emphasis on responses to the questions relevant to their presentation. I pulled the Objectives, Key Concepts, Example Handouts, and Example presentation from the relevant page in the speaker vetting document (<http://www.extension.iastate.edu/feci/annie/grants/Vetting.pdf>). For Women and Money that would be page 22. The email started with a brief introduction, and it ended with the relevant questions.

### **Introduction (Women and Money example)**

I want to thank you again for agreeing to present on Women and Money. I shared the Objectives, Key Concepts, Example Handouts, and Example Presentation below when we were visiting about the presentation opportunity. The Ralston Annie's Project met for the first time January 12. (<http://www.extension.iastate.edu/feci/annie/grants/RalstonIntakeReport.pdf>) provides an overview of the demographics and risk management traits of our participants. The Relevant Questions for your topic are noted below.

There were five relevant questions for the Women and Money presenter.

- Page 3, Question 10
- Page 3, Question 11
- Page 3, Question 12

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- Page 4, Question 10
- Page 4, Question 11

Please edit the following documents before using them to reflect the way you've interacted with your presenter as you went through the vetting process. My example handouts and presentations are Iowa-centric in the examples.

- Crop Insurance <http://www.extension.iastate.edu/feci/annie/grants/CIPIntake.docx>
- Natural Resources Conservation Service  
<http://www.extension.iastate.edu/feci/annie/grants/NRCSIntake.docx>
- WebSoilSurvey <http://www.extension.iastate.edu/feci/annie/grants/WSSPIntake.docx>
- Grain Marketing <http://www.extension.iastate.edu/feci/annie/grants/GMPIntake.docx>
- Enterprise Analysis <http://www.extension.iastate.edu/feci/annie/grants/EAPIntake.docx>
- Women and Money <http://www.extension.iastate.edu/feci/annie/grants/WMPIIntake.docx>
- Basic Financial Documentation  
<http://www.extension.iastate.edu/feci/annie/grants/BFDPIntake.docx>
- Interpreting Financial Documentation  
<http://www.extension.iastate.edu/feci/annie/grants/IFDPIntake.docx>
- Farm Service Agency Programs  
<http://www.extension.iastate.edu/feci/annie/grants/FSAPIntake.docx>
- Farm Leasing Arrangements  
<http://www.extension.iastate.edu/feci/annie/grants/FLAPIntake.docx>
- Real Colors® <http://www.extension.iastate.edu/feci/annie/grants/RCPIntake.docx>
- Insurance for Farm Families <http://www.extension.iastate.edu/feci/annie/grants/IFFPIntake.docx>



Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.



## Demographic Intake

**Farms by Size** (circle one)

1 to 9 acres

10 to 49 acres

50 to 179 acres

180 to 499 acres

500 acres or more

**Owned and Rented Land**

Acres owned \_\_\_\_\_

Acres cash rented \_\_\_\_\_

Acres crop share rented \_\_\_\_\_

**Farmland county or counties** \_\_\_\_\_**Type of Organization** (circle one)

Family or individual

Partnerships

Corporations

Other – cooperative, estate or trust, institutional

**Years on Present Farm** (circle one)

2 years or less

3 or 4 years

5 to 9 years

10 years or more

**Age group** (circle one)

Under 25 years

25 to 34 years

35 to 44 years

45 to 54 years

55 to 64 years

65 to 74 years

75 years and over

<b>Livestock</b>	<b>Numbers</b>	<b>Crops</b>	<b>Acres</b>
Poultry and eggs		Grains, oilseeds, dry beans, and dry peas	
Cattle and calves		Vegetables, melons, potatoes, and sweet potatoes	
Milk and other dairy products from cows		Fruits, tree nuts, and berries	
Hogs and pigs		Nursery, greenhouse, floriculture, and sod	
Sheep, goats, and their products		Cut Christmas trees and short rotation woody crops	
Horses, ponies, mules, burros, and donkeys		Hay	
Other livestock (write name)		Other crops (write name)	

Risk Management Intake  
Iowa Annie's Project FY-12 Courses  
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Welcome to Annie's Project.

Please help us to better prepare and continue to improve the program by completing this brief pre-course survey.

Please enter the 6-digit number on your folder \_\_\_\_\_. This is required for matching purposes only.

**A. Level of Knowledge**

Please indicate your current level of knowledge of the following terms or concepts. It's OK if you do not know about many of these yet! You will have a chance to learn about them throughout the program.

Using the scale below, mark the one answer in each row that best describes your knowledge now.

	I know <b>little or nothing</b> about this	I know <b>some</b> about this	I know <b>quite a bit</b> about this	I am <b>completely familiar</b> with this
How crop insurance works				
How to determine how much crop insurance I/we need				
Programs offered by the National Resources Conservation Service				
The various types of soils on my/our land				
Which soils on my/our land are most productive				
Elevator bid sheets				
Price basis for crops				
Grain contracts				
Calculating costs of production				
Calculating family living expenses				
How my/our family expenses compare to state and national benchmarks				
Components of a balance sheet				
Financial ratios				

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	I know <b>little or nothing</b> about this	I know <b>some</b> about this	I know <b>quite a bit</b> about this	I am <b>completely familiar</b> with this
How a lender evaluates a client				
Where to find information on cash rental rates in my state				
Forms of property ownership				
Legal options for substitute decision making				
Estate plans				
Personal communication styles				
My preferred communication style				
My/Our insurance needs				
Differences in insurance needs for farm and non-farm families				
The difference between income-based and debt-based insurance needs				

### B. Current Practices

Please indicate your level of agreement with each of the following statements. There are no right or wrong answers, so please be honest about your current behaviors and experiences.

Using the scale below, click to choose the one answer in each row that best describes your agreement now.

	Strongly Disagree	Disagree	Agree	Strongly Agree	Don't know / Not Applicable
I/We have applied to programs offered by the Natural Resources Conservation Service.					
I/We have implemented programs offered by the Natural Resources Conservation Service.					
I can tell whether the basis of an elevator bid sheet differs month by month.					

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	Strongly Disagree	Disagree	Agree	Strongly Agree	Don't know / Not Applicable
I can tell what futures month underlies each bid from an elevator.					
I can explain price basis to a friend.					
I can explain why price basis would be different at various times and places.					
I have calculated my/our costs of production.					
I calculate my/our costs of production after purchasing inputs such as herbicides or fertilizer.					
I calculate my/our costs of production after the crops are harvested.					
I/We have a family budget.					
I/We plan a family budget based on last year's costs.					
I/We plan a family budget based on the expected profitability of the farm.					
I visit the Farm Service Agency office annually.					
I visit the Farm Service Agency office three or more times a year.					
I feel confident that our farm leasing arrangement is fair.					
I know that our farm leasing arrangement is up to date.					
I/We have an estate plan.					
I/We have an estate plan that has been updated in the last two years.					
I/We have legal or health care power of attorney for key operator(s).					
I have a living will.					

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C. Questions and Comments

Why did you enroll in Annie's Project?

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What three things do you want to learn in Annie's Project?

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Do you have any concerns about participating in Annie's Project?

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How did you learn about Annie's Project?

- Extension office       Friend or relative       Radio       Newspaper       Farm magazine
- Received a brochure in the mail       Bank loan officer       Farm Service Agency       Website
- Other. Please specify \_\_\_\_\_

## My Report

Last Modified: 02/13/2012

Date Range: February 11 2012 - February 11 2012

**1. WELCOME TO THE ANNIES PROJECT. Please help us to better prepare and continue to improve the program by completing this brief pre-course survey. Use the navigator buttons at the bottom of the page to move between pages. Please enter the ID Code printed on your folder in the space below. This is required for matching purposes only.**

Text Response

ATIA88 ATIA35 ATIA25 ATIA44 ATIA66 ATIA22 ATIA11 ATIA33 ATIA55 ATIA45 ATIA75 ATIA55  
ATIA05 ATIA99 ATIA15 ATIA77

## 2. A. Level of Knowledge

**Please indicate your current level of knowledge of the following terms or concepts. It's OK if you do not know about many of these yet! You will have a chance to learn about them throughout the program. Using the scale below, click to choose the one answer in each row that best describes your knowledge now.**

#	Question	1. I know little or nothing about this	2. I know some about this	3. I know quite a bit about this	4. I am completely familiar with this	Responses	Mean
1	How crop insurance works	5	8	3	0	16	1.88
2	How to determine how much crop insurance I/we need	10	4	2	0	16	1.50
3	Programs offered by the National	5	7	4	0	16	1.94



	Resources Conservation Service						
4	The various types of soils ON MY/OUR LAND	3	10	2	0	15	1.93
5	Which soils on my/our land are most productive	6	7	2	1	16	1.88
6	Elevator bid sheets	11	4	0	0	15	1.27
7	Price basis for crops	9	7	0	0	16	1.44
8	Grain contracts	7	9	0	0	16	1.56
9	Calculating costs of production	8	5	3	0	16	1.69
10	Calculating family living expenses	2	8	3	3	16	2.44
11	How my/our family expenses compare to state and national benchmarks	9	5	0	2	16	1.69
12	Components of a balance sheet	5	5	5	1	16	2.13
13	Financial ratios	6	7	2	1	16	1.88
14	How a lender evaluates a client	2	9	4	1	16	2.25
15	Where to find information on cash rental rates in my state	4	6	5	1	16	2.19
16	Forms of property ownership	4	6	3	3	16	2.31

17	Legal options for substitute decision making	6	9	0	1	16	1.75
18	Estate plans	5	8	3	0	16	1.88
19	Personal communication styles	1	5	8	2	16	2.69
20	My preferred communication style	1	5	6	4	16	2.81
21	My/Our insurance needs	0	10	5	0	15	2.33
22	Differences in insurance needs for farm and non-farm families	4	7	5	0	16	2.06
23	The difference between income-based and debt-based insurance needs	6	8	2	0	16	1.75

### 3. B. Current Practices

**Please indicate your level of agreement with each of the following statements. There are no right or wrong answers, so please be honest about your current behaviors and experiences. Using the scale below, click to choose the one answer in each row that best describes your agreement now.**

#	Question	Strongly Disagree	Disagree	Agree	Strongly Agree	Responses	Mean
1	I/We have applied to programs offered by the Natural	1	2	2	6	11	3.18

	Resources Conservation Service.						
2	I/We have implemented programs offered by the Natural Resources Conservation Service.	0	3	2	6	11	3.27
3	I can tell whether the basis of an elevator bid sheet differs month by month.	3	6	1	0	10	1.80
4	I can tell what futures month underlies each bid from an elevator.	4	6	3	0	13	1.92
5	I can explain price basis to a friend.	5	8	2	0	15	1.80
6	I can explain why price basis would be different at various times and places.	5	6	3	0	14	1.86
7	I have never calculated my/our costs of production.	4	4	4	3	15	2.40
8	I calculate my/our costs of production after	6	5	2	0	13	1.69

	purchasing inputs such as herbicides or fertilizer.						
9	I calculate my/our costs of production after the crops are harvested.	7	5	2	0	14	1.64
10	I/We do not have a family budget.	2	7	4	2	15	2.40
11	I/We plan a family budget based on last year's costs.	2	9	5	0	16	2.19
12	I/We plan a family budget based on the expected profitability of the farm.	3	7	6	0	16	2.19
13	I visit the Farm Service Agency office annually.	6	3	3	4	16	2.31
14	I visit the Farm Service Agency office three or more times a year.	4	4	6	2	16	2.38
15	I feel confident that our farm leasing arrangement is fair.	1	2	8	2	13	2.85
16	I know that our farm leasing	0	1	9	2	12	3.08

	arrangement is up to date.						
17	I/We do not have an estate plan.	4	5	4	3	16	2.38
18	I/We have an estate plan that has been updated in the last two years.	5	7	1	2	15	2.00
19	I/We have legal or health care power of attorney for key operator(s).	2	5	4	4	15	2.67
20	I have a living will.	5	4	3	3	15	2.27

#### 4. Why did you enroll in Annie's Project?

##### Text Response

I have participated in Annie's Project before (Cass County, 2007) and thought it was a great program to teach me the things I need to know to be a productive partner for my husband on the farm, so I am back!

To understand, in a general way, the areas in a farming operation.

After 27+ years on the farm, I do not know a lot about it's operation. This will be a boost to my husband's & my conversation when children leave home!

To learn more about financing & how the farm works

I want to be more involved in the financial aspect of the farming operation.

I was fortunate enough to participate in Annie's Project in 2007 and found it extremely beneficial. Much has changed in agriculture in 5 years - important to know our costs, new technologies, updates on programs, etc.

Get familiar with more ag finance - I do the books :)

To understand more of all aspects of the operation

To learn more about running farming operations & better informed about our farm.

Have heard about it for years & thought I would learn a lot.

To learn more about our farming operation

To learn about operating/decision making associated with farming

Moved to country ~ 2 years ago. My husband helps farm with his folks, we have a small group of cattle. I want to be more active with the future of more farming.

I saw it as a great networking opportunity and can step away from the production side for once to learn the business side.

so I can start participating in input & decision making on the farm

To learn more about farming & all it involves.

## 5. What three things do you want to learn from Annie's Project?

### Text Response

More about budgeting, a refresher on estate planning, a refresher on leasing/buying land

To gain a broader understanding of the farming industry, to know when to go find more specific information as needed, to feel more confident in the ag sector

Understand insurance needs of the farm, Understand estate planning, Understand basis of farm programs

how financing works w/banks, income tax, renting everything

Bookkeeping & Tax Prep, Sustainable Farming, Insurance

Everything covered!

Marketing, Input Costs, Estate Planning

I don't know anything specific to learn. I just want a better overall understanding.

To be more aware of decisions husband makes in day to day farming.

learn more about farm records

Basics of farming, economic drivers, what is important to farmers

Understand market reports, organization of farm books, pretty much all of the survey

New ideas on how to do the "business" side of things - we have a great banker/lawyer, so that helps us out.

farm program, risk management, production cost

Marketing information, health insurance options, tax & finance information

## 6. Do you have any concerns about participating in Annie's Project?

### Text Response

None

No

I forgot my glasses tonight!

No

No

No

weather related travel to classes



no

No

I'm not math inclined, but will try. Nervous this will be over my head.

My background is predominantly production agriculture and some of the topics won't relate to the way we do things on our farm as we are a single husband/wife operation.

no

## 7. How did you first learn about Annie's Project?

#	Answer	Response	%
1	Extension office	3	19%
2	Friend or relative	1	6%
3	Radio	2	13%
4	Newspaper	4	25%
5	Farm magazine	0	0%
6	Received a brochure in the mail	1	6%
7	Bank loan officer	0	0%
8	Farm Service Agency	0	0%
9	Website	0	0%
10	Other. Please specify	5	31%
	Total	16	100%

### Other. Please specify

Previous attendee

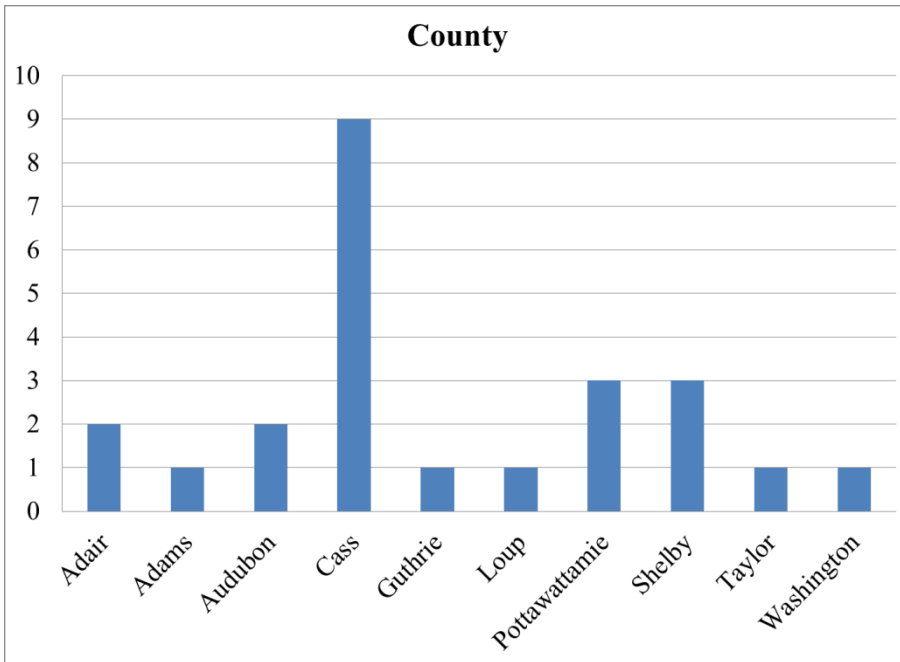
Alan Ladd

Farm Bureau Paper probably

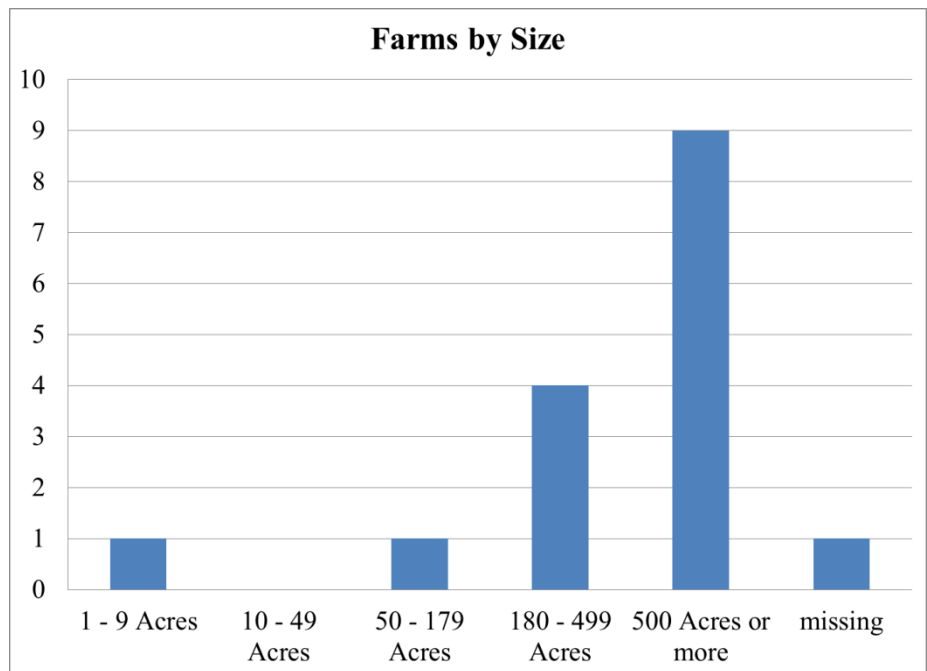
Been wanting to do this for a while.

Ranch manager

Atlantic Annie's Project Intake and Risk Management Evaluation Results  
 Iowa Annie's Project FY-12 Courses  
 USDA-RMA grant 11-IE-53102-080 and Sponsors



Livestock	Numbers	Crops	Acres
Cattle and calves	3,939	Grains, oilseeds, dry beans, and dry peas	9,620
Hogs and pigs	5,137	Hay	1,052
Horses, ponies, mules, burros, and donkeys	9	Pasture	40
		Sweet Corn	.5

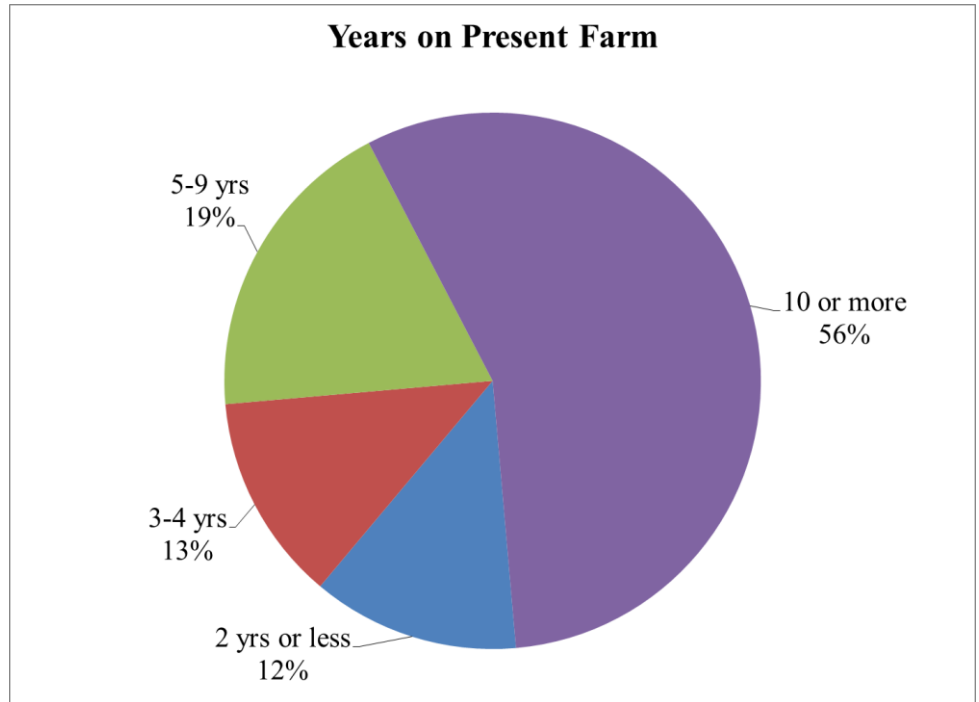
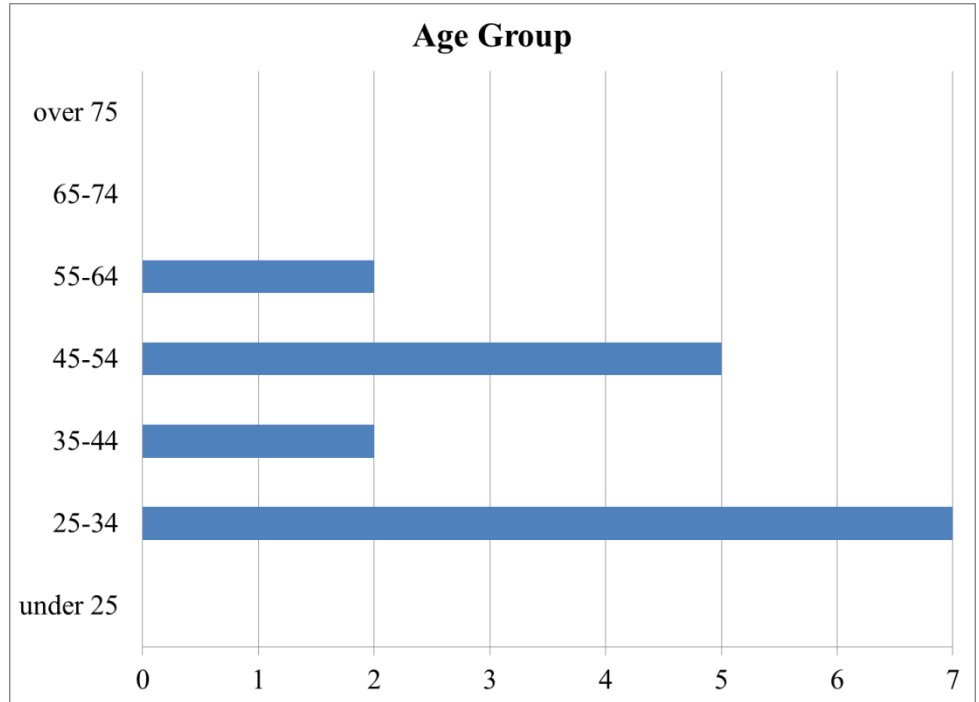


Atlantic Annie's Project Intake and Risk Management Evaluation Results  
 Iowa Annie's Project FY-12 Courses  
 USDA-RMA grant 11-IE-53102-080 and Sponsors

Organization Type

Family or Individual	12
Corporations	4
Partnerships	1

Owned Acres	13,426
Cash Leased Acres	4,170
Crop-Share Acres	2,490



Atlantic Annie's Project Intake and Risk Management Evaluation Results  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

Level of Knowledge – Participants indicated their current level of knowledge of the following terms or concepts at the beginning of the course.

#	Question	1. I know little or nothing about this	2. I know some about this	3. I know quite a bit about this	4. I am completely familiar with this	Mean
1	How crop insurance works	5	8	3	0	1.88
2	How to determine how much crop insurance I/we need	10	4	2	0	1.50
3	Programs offered by the National Resources Conservation Service	5	7	4	0	1.94
4	The various types of soils ON MY/OUR LAND	3	10	2	0	1.93
5	Which soils on my/our land are most productive	6	7	2	1	1.88
6	Elevator bid sheets	11	4	0	0	1.27
7	Price basis for crops	9	7	0	0	1.44
8	Grain contracts	7	9	0	0	1.56
9	Calculating costs of production	8	5	3	0	1.69
10	Calculating family living expenses	2	8	3	3	2.44
11	How my/our family expenses compare to state and national benchmarks	9	5	0	2	1.69
12	Components of a balance sheet	5	5	5	1	2.13
13	Financial ratios	6	7	2	1	1.88
14	How a lender evaluates a client	2	9	4	1	2.25
15	Where to find information on cash rental rates in my state	4	6	5	1	2.19
16	Forms of property ownership	4	6	3	3	2.31
17	Legal options for substitute decision making	6	9	0	1	1.75
18	Estate plans	5	8	3	0	1.88
19	Personal communication styles	1	5	8	2	2.69
20	My preferred communication style	1	5	6	4	2.81
21	My/Our insurance needs	0	10	5	0	2.33
22	Differences in insurance needs for farm and non-farm families	4	7	5	0	2.06
23	The difference between income-based and debt-based insurance needs	6	8	2	0	1.75

Atlantic Annie's Project Intake and Risk Management Evaluation Results  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

Current Practices – Participants indicated their level of agreement with each of the following statements at the beginning of the course.

#	Question	Strongly Disagree	Disagree	Agree	Strongly Agree	Mean
1	I/We have applied to programs offered by the Natural Resources Conservation Service.	1	2	2	6	3.18
2	I/We have implemented programs offered by the Natural Resources Conservation Service.	0	3	2	6	3.27
3	I can tell whether the basis of an elevator bid sheet differs month by month.	3	6	1	0	1.80
4	I can tell what futures month underlies each bid from an elevator.	4	6	3	0	1.92
5	I can explain price basis to a friend.	5	8	2	0	1.80
6	I can explain why price basis would be different at various times and places.	5	6	3	0	1.86
7	I have never calculated my/our costs of production.	4	4	4	3	2.40
8	I calculate my/our costs of production after purchasing inputs such as herbicides or fertilizer.	6	5	2	0	1.69
9	I calculate my/our costs of production after the crops are harvested.	7	5	2	0	1.64
10	I/We do not have a family budget.	2	7	4	2	2.40
11	I/We plan a family budget based on last year's costs.	2	9	5	0	2.19
12	I/We plan a family budget based on the expected profitability of the farm.	3	7	6	0	2.19
13	I visit the Farm Service Agency office annually.	6	3	3	4	2.31
14	I visit the Farm Service Agency office three or more times a year.	4	4	6	2	2.38
15	I feel confident that our farm leasing arrangement is fair.	1	2	8	2	2.85
16	I know that our farm leasing arrangement is up to date.	0	1	9	2	3.08
17	I/We do not have an estate plan.	4	5	4	3	2.38
18	I/We have an estate plan that has been updated in the last two years.	5	7	1	2	2.00
19	I/We have legal or health care power of attorney for key operator(s).	2	5	4	4	2.67
20	I have a living will.	5	4	3	3	2.27

Annie's Project Risk Management End of Course Evaluation

Thank you for participating in Annie's Project.

Please help us to understand your experience and continue to improve the program by completing this post-course survey.

Please enter the 6-digit number on your folder \_\_\_\_\_. It is required for matching purposes only.

**A. Level of Knowledge** - Please indicate your level of knowledge of the following terms or concepts.

In the first column below, use a check mark to choose the one answer in each row that best describes how much you know about each term or concept now. In the second column, indicate how accurate you think your estimate of your knowledge of that term or concept was at the beginning of Annie's Project.

	Current Level of Knowledge				Accuracy of Pre-class Estimate of Knowledge		
	Little or nothing	Some	Quite a bit	Completely Familiar	I found I knew less than I thought I did	My pre-class estimate was about right	I found I knew more than I thought I did
How crop insurance works							
How to determine how much crop insurance I/we need							
Programs offered by the National Resources Conservation Service							
The various types of soils on my/our land							
Which soils on my/our land are most productive							
Elevator bid sheets							
Price basis for crops							
Grain contracts							
Calculating costs of production							



Annie's Project Risk Management End of Course Evaluation

	Current Level of Knowledge				Accuracy of Pre-class Estimate of Knowledge		
	Little or nothing	Some	Quite a bit	Completely Familiar	I found I knew less than I thought I did	My pre-class estimate was about right	I found I knew more than I thought I did
Calculating family living expenses							
How my/our family expenses compare to state and national benchmarks							
Components of a balance sheet							
Financial ratios							
How a lender evaluates a client							
Where to find information on cash rental rates in my state							
Forms of property ownership							
Legal options for substitute decision making							
Estate plans							
Personal communication styles							
My preferred communication style							
My/Our insurance needs							
Differences in insurance needs for farm and non-farm families							
The difference between income-based and debt-based insurance needs							

## Annie's Project Risk Management End of Course Evaluation

### B. Future Plans

Please indicate your level of agreement with each of the following statements.

Using the scale below, use a check mark to choose the one answer in each row that best describes you.

	<b>Yes, I already do/have this</b>	<b>No, I don't now, but I intend to</b>	<b>No, I don't now, and I don't plan to</b>
I/We have applied to programs offered by the Natural Resources Conservation Service.			
I/We have implemented programs offered by the Natural Resources Conservation Service.			
I can tell whether the basis of an elevator bid sheet differs month by month.			
I can tell what futures month underlies each bid from an elevator.			
I can explain price basis to a friend.			
I can explain why price basis would be different at various times and places.			
I have never calculated my/our costs of production.			
I calculate my/our costs of production after purchasing inputs such as herbicides or fertilizer.			
I calculate my/our costs of production after the crops are harvested.			
I/We do not have a family budget.			
I/We plan a family budget based on last year's costs.			
I/We plan a family budget based on the expected profitability of the farm.			
I visit the Farm Service Agency office annually.			
I visit the Farm Service Agency office three or more times a year.			
I feel confident that our farm leasing arrangement is fair.			
I know that our farm leasing arrangement is up to date.			
I/We do not have an estate plan.			
I/We have an estate plan that has been updated in the last two years.			
I/We have legal or health care power of attorney for key operator(s).			
I have a living will.			

Annie’s Project Risk Management End of Course Evaluation

**C: Course Perceptions**

Please indicate your level of agreement with the following statements.

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>Don’t Know/Not Applicable</b>
This course provided a safe and nurturing environment for learning.					
I felt encouraged to learn from other participants as well as the facilitator and speakers.					
The methods used in this course were compatible with my learning style.					
This course allowed enough time for discussion and interaction with other participants.					
Local professionals provided valuable information and/or resources.					
I feel comfortable contacting local professionals for additional information or assistance.					
I feel comfortable contacting one or more classmates for further guidance or support.					

**D. Questions and Comments**

My goal(s) for applying what I learned from Annie's Project are:

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What is the most important thing you learned from Annie's Project?

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Annie's Project Risk Management End of Course Evaluation

What did you learn or do in Annie's Project that was unexpected?

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Please indicate which of the topics were most valuable to you by circling up to 5 topics. Write a number in the circle to indicate which was most (1) to least (5) important. Fill in the blanks if one or more non-core topics was/were most valuable to you.

Real Colors®	Crop Insurance	Insurance for Farm Families, not crop	Farm Service Agency
Natural Resources Conservation Service	Web Soil Survey	Marketing	Enterprise Analysis
Women and Money	Basic Financial Documents	Interpretation of Financial Documents	Farm Leasing
Estate Planning	_____	_____	_____

What did you want to learn more about that wasn't included?

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Do you have any suggestions for improving Annie's Project?

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Reporting Requirements  
Iowa Annie's Project FY-12 Courses  
USDA-RMA grant 11-IE-53102-080 and Sponsors

## **Introduction**

A United States Department of Agriculture Risk Management Agency grant is the primary source of funding for 2012 Annie's Project sites in Iowa. Iowa Annie's Projects delivered from October 1, 2011 to September 30, 2012 will be reported using the RMA results verification system. The system requires specific information from you as a facilitator, and this document should help you to gather that information as you go through the phases of facilitating an Annie's Project site.

Most of the data you gather will be sent via email to Marsha Laux ([mlaux@iastate.edu](mailto:mlaux@iastate.edu)). Please include the name of your site in the subject line of the message. Marsha will verify that information for your site is complete for the quarter and send it to Tim Eggers. Tim Eggers will enter the data on a quarterly basis into the RMA system. Quarterly reports are submitted January 31 (October 1-December 31 activity), April 30 (January 1-March 31 activity), July 31 (April 1-June 30 activity), and October 31 (July 1-September 30 activity). You will need to get your data to Marsha as soon as possible after the end of the quarter. She will call you if the data is not in within two weeks of the close of the quarter. If you know that you have completed everything for your site before the end of the quarter, then provide your data to Marsha at that time.

There is one exception for the beginning of program demographic and risk management intake instruments. The exception is due to the need for immediate turnaround. Eggers will post the reports generated for each site and for the state. Send your demographic and risk management intake instruments the day after your first AP session to Tim Eggers for data entry. Electronic summaries (pdf files) will be sent back to you within one week of receipt. The goal is to have this information back to you and your participants by the second class session.

Tim Eggers  
ISU Extension Page County  
311 East Washington Street  
Clarinda, IA 51632

In addition to being required for the grant, this process can be used to provide a framework for quarterly reports to your Extension council or supervisors. You could use the data gathered for our

Reporting Requirements  
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purposes or the quarterly reports we generate for efforts across the state. The data gathered will assist you in generating success stories reporting changes in knowledge and actions. Perhaps even changes in conditions will be documented as the result of your Annie's Project. Three of the 2012 success stories in the Farm and Business Management Plan of Work came out of Annie's Project programming delivered with RMA funding in

<http://www.extension.iastate.edu/ag/success/POW120.html> .

## **Components**

### Attendance Records

The RME 300 is an attendance log. An example is posted at ([http://www.extension.iastate.edu/feci/annie/Grants/Q3RMA\\_300.pdf](http://www.extension.iastate.edu/feci/annie/Grants/Q3RMA_300.pdf)). You can download ([http://www.extension.iastate.edu/feci/annie/Grants/RMA\\_300.docx](http://www.extension.iastate.edu/feci/annie/Grants/RMA_300.docx)), post it to your computer's desktop, fill in your information after each event, and email the updated version to Marsha when you've completed your last event before the end of the quarter (Dec 31, March 31, June 30, and Sept 30). Note the data necessary so you can gather it and update the file at your convenience. The thing that is unique about this form is a count for producers and a count for total attendance. Date, location, and time are easy. Activity type for Annie's Project would be O for steering committees, G for promotional activities at meetings that others are leading e.g. a Farm Bureau board meeting, and W for the programs themselves. When you're in delivery mode, each session gets its own line. An Annie's Project site should have at least one O line and six W lines.

### Promotional Materials

Send electronic copies of radio spots, news releases, brochures, and any other promotional materials you use for your programs to Marsha as email attachments. An easy way to do this would be putting her email address in the BCC field of the email as you send promotional materials to media outlets or colleagues. An example of the way this will show up in the quarterly reports can be seen on page 19 of the final report from the \$20K RMA small sessions grant Heidi Carter and Tim Eggers completed in September 2010 (<http://www.extension.iastate.edu/feci/annie/Grants/RMA-J6703654.pdf>). Be certain that your materials follow the guidelines outlined in the promotional



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document with regards to inclusion of the RMA logo and statement. Both are included in the template promotional materials and at the end of this document.

#### Educational Materials

Send electronic copies of PPT presentations or materials you develop for your program to Marsha. Examples of educational materials start on page 27 of (<http://www.extension.iastate.edu/feci/annie/Grants/RMA-J6703654.pdf>).

#### Project Comments

Our report will be publicly available for people to learn about your program. The questions in this section will help others better understand our accomplishments, participant response to the program, and thoughts on how we could improve it in the future.

There are three sections of comments. *Unexpected results* may include both positive and negative results. *Barriers to the program's success* asks for both your participant's and your own opinion of how the program could be improved. *Keys to success for participants* describes primary success factors and why they were important to the success of the program. This section begins on page 49 of (<http://www.extension.iastate.edu/feci/annie/Grants/RMA-J6703654.pdf>). Like Attendance Records, you may find it most useful to download (<http://www.extension.iastate.edu/feci/annie/Grants/APprojectcomments.docx>) to your desktop, keep it updated as you gather comments, then email it to Marsha at the end of each quarter.

#### Leveraged Resources

For many projects, RMA Risk Management Education funds provide the leverage to direct other resources toward risk management education. Simply stated, because we received partnership funds, we are putting time and resources into risk management education that we wouldn't otherwise. If you are using (<http://www.extension.iastate.edu/feci/annie/Grants/2012RMAwFCSA.xlsx>) to track all of your AP site's expenses, then please send a copy of that spreadsheet to Marsha as an email attachment when

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you close the books on your site. The spreadsheet allows you to document the time of county agricultural extension district staff, time of field specialists, and associated mileage. If you are not keeping that in the spreadsheet, then send it in whatever form you are using. We would also like to report any additional resources you were able to secure. This allows us to document the funds businesses in your community invested in your delivery of Annie's Project.



Annie's Project for Women Managing Risks of Value Added and Commodity Agriculture in Iowa: St. Paul, MN RMA Region is based upon work supported by USDA/FCIC Risk Management Agency under accounting number 11-IE-53102-080.

## Annies Post ATIA Mar15-Apr18 2012

Last Modified: 04/23/2012

Date Range: March 15 2012 - April 18 2012

Filter By: New Subgroup

**1. Thank you for participating in Annie's Project. Please help us to understand your experience and continue to improve the program by completing this brief post-course survey. Use the navigator buttons at the bottom of the page to move between pages. Enter the ID Code printed on your folder in the space below. This is required for matching purposes.**

### Text Response

ATIA44 ATIA05 ATIA45 ATIA66 ATIA77 ATIA75 ATIA24 ATIA11 ATIA55 ATIA33 ATIA25 ATIA99  
ATIA15 ATIA22 ATIA88 ATIA35

## 2. Current Level of Knowledge

#	Question	Little or Nothing	Some	Quite a Bit	Completely Familiar	Responses	Mean
1	How crop insurance works	0	6	8	1	15	2.67
2	How to determine how much crop insurance I/we need	1	9	5	1	16	2.38
3	Programs offered by the National Resources Conservation Service	0	5	11	0	16	2.69
4	The various types of soils ON MY/OUR	0	6	8	2	16	2.75

	LAND						
5	Which soils on my/our land are most productive	0	6	8	2	16	2.75
6	Elevator bid sheets	3	8	4	1	16	2.19
7	Price basis for crops	1	7	7	1	16	2.50
8	Grain contracts	1	7	7	1	16	2.50
9	Calculating costs of production	2	4	7	3	16	2.69
10	Calculating family living expenses	1	1	10	4	16	3.06
11	How my/our family expenses compare to state and national benchmarks	2	6	6	2	16	2.50
12	Components of a balance sheet	0	2	10	4	16	3.13
13	Financial ratios	0	5	9	2	16	2.81
14	How a lender evaluates a client	0	5	8	3	16	2.88
15	Where to find information on cash rental rates in my state	1	4	7	4	16	2.88
16	Forms of property ownership	1	4	9	2	16	2.75
17	Legal options for substitute decision making	0	9	5	2	16	2.56
18	Estate plans	1	5	8	2	16	2.69
19	Personal	0	1	7	8	16	3.44

	communication styles						
20	My preferred communication style	0	0	6	9	15	3.60
21	My/Our insurance needs	1	2	9	3	15	2.93
22	Differences in insurance needs for farm and non-farm families	1	9	4	2	16	2.44
23	The difference between income-based and debt-based insurance needs	3	10	1	2	16	2.13

### 3. Accuracy of Pre-class Estimate of Knowledge

#	Question	I found I knew LESS than I thought I did	My pre-class estimate was about RIGHT	I found I knew MORE than I thought I did	Responses	Mean
1	How crop insurance works	0	13	2	15	2.13
2	How to determine how much crop insurance I/we need	1	12	2	15	2.07
3	Programs offered by the National Resources Conservation Service	5	10	1	16	1.75
4	The various types of soils	4	12	0	16	1.75

	ON MY/OUR LAND					
5	Which soils on my/our land are most productive	5	10	1	16	1.75
6	Elevator bid sheets	4	12	0	16	1.75
7	Price basis for crops	5	11	0	16	1.69
8	Grain contracts	5	10	0	15	1.67
9	Calculating costs of production	4	11	1	16	1.81
10	Calculating family living expenses	1	11	4	16	2.19
11	How my/our family expenses compare to state and national benchmarks	4	10	2	16	1.88
12	Components of a balance sheet	3	10	3	16	2.00
13	Financial ratios	2	13	1	16	1.94
14	How a lender evaluates a client	1	13	2	16	2.06
15	Where to find information on cash rental rates in my state	5	11	0	16	1.69
16	Forms of property ownership	4	11	0	15	1.73
17	Legal options for substitute decision making	4	12	0	16	1.75
18	Estate plans	4	12	0	16	1.75



19	Personal communication styles	2	11	3	16	2.06
20	My preferred communication style	1	11	4	16	2.19
21	My/Our insurance needs	3	12	1	16	1.88
22	Differences in insurance needs for farm and non-farm families	5	10	1	16	1.75
23	The difference between income-based and debt-based insurance needs	7	9	0	16	1.56

**4. B. Current Practices and Intentions. Please indicate your current behavior and future intentions for each of the following statements. Using the scale below, click to choose the one answer in each row that best describes you.**

#	Question	Yes, I already do/have this.	No, I don't now, but I intend to.	No, I don't now and don't plan to.	Responses	Mean
1	I/We have applied to programs offered by the Natural Resources Conservation Service.	10	2	4	16	1.63
2	I/We have implemented programs offered by the Natural	11	1	4	16	1.56

	Resources Conservation Service.					
3	I can tell whether the basis of an elevator bid sheet differs month by month.	5	9	1	15	1.73
4	I can tell what futures month underlies each bid from an elevator.	4	11	0	15	1.73
5	I can explain price basis to a friend.	5	10	0	15	1.67
6	I can explain why price basis would be different at various times and places.	5	10	0	15	1.67
7	I have never calculated my/our costs of production.	5	9	1	15	1.73
8	I calculate my/our costs of production after purchasing inputs such as herbicides or fertilizer.	4	8	3	15	1.93
9	I calculate my/our costs of production	3	6	6	15	2.20

	after the crops are harvested.					
10	I/We do not have a family budget.	8	6	1	15	1.53
11	I/We plan a family budget based on last year's costs.	7	7	1	15	1.60
12	I/We plan a family budget based on the expected profitability of the farm.	3	9	3	15	2.00
13	I visit the Farm Service Agency office annually.	8	5	2	15	1.60
14	I visit the Farm Service Agency office three or more times a year.	8	4	3	15	1.67
15	I feel confident that our farm leasing arrangement is fair.	8	4	2	14	1.57
16	I know that our farm leasing arrangement is up to date.	12	1	2	15	1.33
17	I/We do not have an estate plan.	5	10	0	15	1.67
18	I/We have an estate plan	3	13	0	16	1.81

	that has been updated in the last two years.					
19	I/We have legal or health care power of attorney for key operator(s).	6	10	0	16	1.63
20	I have a living will.	6	10	0	16	1.63

**5. C. Your Perceptions and Opinions. Indicate your level of agreement with each of the following statements.**

#	Question	Strongly Disagree	Disagree	Agree	Strongly Agree	Responses	Mean
1	This course provided a safe and nurturing environment for learning.	0	0	3	13	16	3.81
2	I felt encouraged to learn from other participants as well as the facilitator and speakers.	0	0	3	13	16	3.81
3	The methods used in this course were compatible with my learning style.	0	0	5	11	16	3.69
4	This course allowed	0	3	7	6	16	3.19

	enough time for discussion and interaction with other participants.						
5	Local professionals provided valuable information and/or resources.	0	0	5	11	16	3.69
6	I feel comfortable contacting local professionals for additional information or assistance.	0	0	5	11	16	3.69
7	I feel comfortable contacting one or more classmates for guidance or support.	0	0	9	7	16	3.44

## 6. My goals for applying what I learned from Annie's Project are:

### Text Response

I needed to learn more about all areas of farming.

I feel more knowledgeable than before. However, there are/is so much that is not clear.

Sharing the multitude of information with my husband.

My goal is to become more involved with the book keeping aspect of farming. I want to be able to log our farming trends and start using/buy a farm book keeping system.

To keep better record & read contracts & make bids more efficiently

I wanted to learn more about our farming operation

Reviewing material further, using knowledge to understand ag business better.

Get more involved in the process & understand day to day management & decisions

To be better informed with our farming operation. Much better communication with my husband & sons.

have a better knowledge of our profitability for the operation. Use what I've learned to better communicate with my husband

Use my knowledge in talking with my husband & farmer friends

To become more involved in our operation's book keeping activities

figure out balance sheet and costs of production try out new ag financial program PCMARS

Continue to improve our bottom line and quality of life, and to stay abreast of the many changes in this unprecedented time in agriculture !!:)

Go home & discuss w/my husband & try to benefit from new things I learned and work on areas in which we already knew we needed improvement in.

I received an excellent overview of many areas of agriculture. I intend to strengthen 3 areas: family budget, financial & management records, & marketing.

## 7. What is the most important thing you learned from Annie's Project?

### Text Response

bookkeeping estate planning, and the grain market

Nice to know I'm not the only wife asking questions. The financial statement terms was the most helpful.

What a wealth of information is available to farmers - amazed at spreadsheet to find out input costs & cost of finished crop.

The banking financial statements. Working with the Ag Decision Maker. The importance of using a program like PC Mars.

keeping records & grain marketing

record keeping & marketing

Overall knowledge I did not have before.

there are a lot of resources to provide answers & guidance

What to look for with farm leases. How to figure Net Worth Statements & Balance Sheets.

We need to plan better for our future

Oh, I learned so much! I would say I am still in the "awkward" stage, but I feel much more comfortable w/terminology & ideas!

The additional programs available through FSA & NRCS

that there are resources available to figure out financial stuff

Where to find information

Things we need to work on, and what our weaknesses might be in our operation.

The more I learn the more I realize what I don't know! Really though, it was to know where to go to get information I need and be able to ask using intelligent dialog - Thank you.



## 8. What did you learn or do in Annie's Project that was unexpected?

Text Response
I learned tons and feel aliitle more comfortable talking about things with my husband. I met lots of new friends.
Asked questions that I would have not asked in a larger group with men.
The spreadsheets & all the figures that could be plugged in, costs, inputs, & actually what it costs to produce a crop.
Using the Ag Decision Maker
learn about soil & my personality
I learned more about the investing for retirement than I thought I would
It was such a value for the information we received. Way more resources than I expected.
I learned that I knew a bit more than I thought I did
I thought it might be boring :), but I stayed attentive & interested through every presentation!
I knew a little more about the subjects than I previously thought
I learned about grain marketing - I didn't expect to even understand that.
Feel pretty good about the path we are on and our direction for the future.
Had fun meeting new people from all different types of operations, and appreciated learning about farm safety (good reminder)
The presenters were all very personable & engaging.

## 9. Topics that were most valuable to me but not on the list included:

Other topic:	Other topic:	Other topic:
more record keeping		

**10. Please indicate which of the topics were most valuable to you by clicking and dragging up to 5 topics into the box. You may also choose one or more non-core topics that are not on the list if they were most valuable to you by writing the topic in one of the "Other" blanks below and dragging it into the box.**

#	Answer	Most valuable topics for me
16	Other topic:	0

2	Crop Insurance	2
3	Insurance for farm families, not crops	2
4	Farm Service Agency	2
9	Women and money	2
15	Other topic: (Farm Safety)	2
1	Real Colors	4
8	Enterprise analysis	5
6	Web soil survey	6
5	Natural Resources Conservation Service	7
10	Basic financial documents	7
12	Farm leasing	7
7	Marketing	9
13	Estate planning	9
11	Interpretation of financial documents	10
14	Other topic: (Recordkeeping)	12

**11. What did you want to learn more about that wasn't included?**

## Text Response

To go more in depth on record keeping and banking

I wanted some more in depth learning on farm record keeping.

Really want to help promote Annie's Project - as I think it was excellent - and so many learning experiences.

Record keeping

I would have liked to spend more time on record keeping & marketing

Equipment pricing/replacement

disability insurance

Was very satisfied with class!

Can't think of anything May just have needed more time on certain topics.

Purchasing inputs? Understanding seed & chemicals purchases.

Production systems, being a better advocate for ag, issues facing agriculture such as farm bill, etc. & its implications in US

It would have been nice to have more time for record keeping, financial documents, etc.

Records on computer (financial, break evens, etc.) for cattle producers - touched on this, but would like more in-depth sessions.

More in depth on crop insurance, how to decide what type to use, how much you need, would love another refresher on farm succession.

Nothing - it was all there.

## 12. Do you have any suggestions for improving Annie's Project?

## Text Response

Need more time

Maybe to not throw as many topics together. Focus the night on specific topic.

Think a parallel course would be helpful for our husbands - so many new programs available since we started. Thanks so much, keep up the excellent work. It was too difficult to categorize the most valuable topics - as so much learning from nearly every session.

Spend more time on working on personal financial documents or record keeping.

Great job!

more record keeping, quickbook training, NETWORKING time

Somehow get it out to public better. I saw in newspaper, but talked to many people that didn't know about it. Great class. Learned lots. Thank you!

Hands on examples were easiest to learn from.

I like to talk with others - interaction maybe 5 mins table talk re: topics Excellent program!  
Thanks so much!

more time for group discussion on topics

Make sure the FSA presenter starts with the basic - what is FSA? What are the programs, and

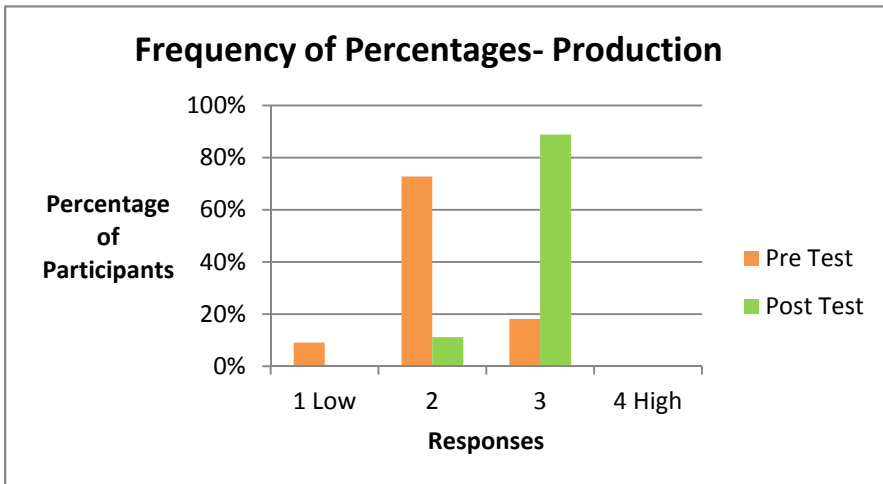
what is the point?

Really, really great just as it is :) Thank you for the opportunity to learn, network, & build new friendships! Great job Tim and Kate!

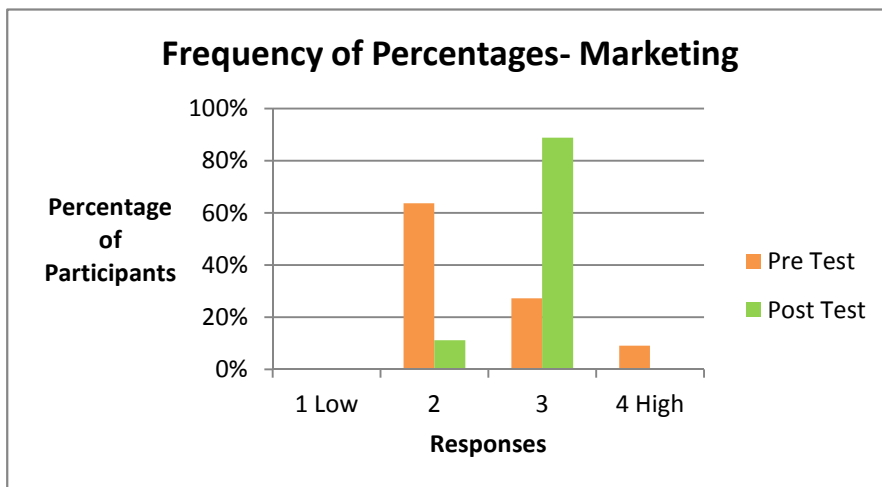
Would love to have choices of sessions, so we can pick what is relevant to us or our operation (2nd time in the class)

This first series was what I felt it needed to be - a good overview.

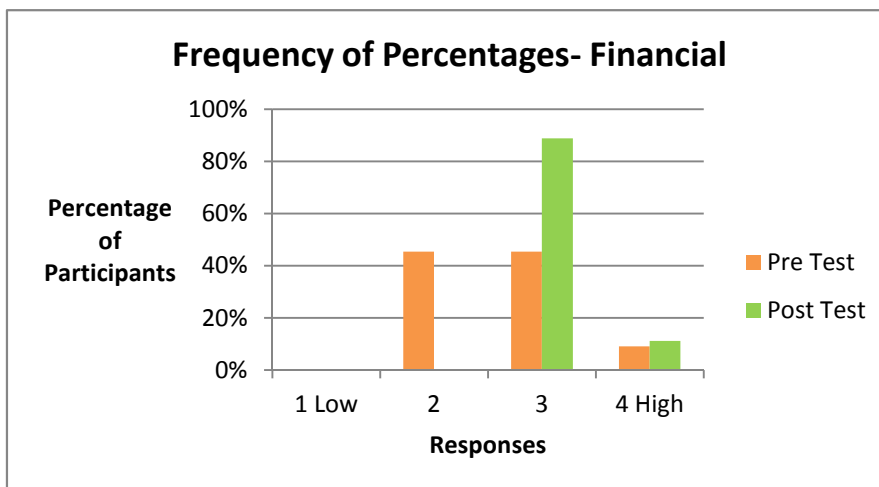
	Pre Test	Post Test
1 Low	9%	0%
2	73%	11%
3	18%	89%
4 High	0%	0%



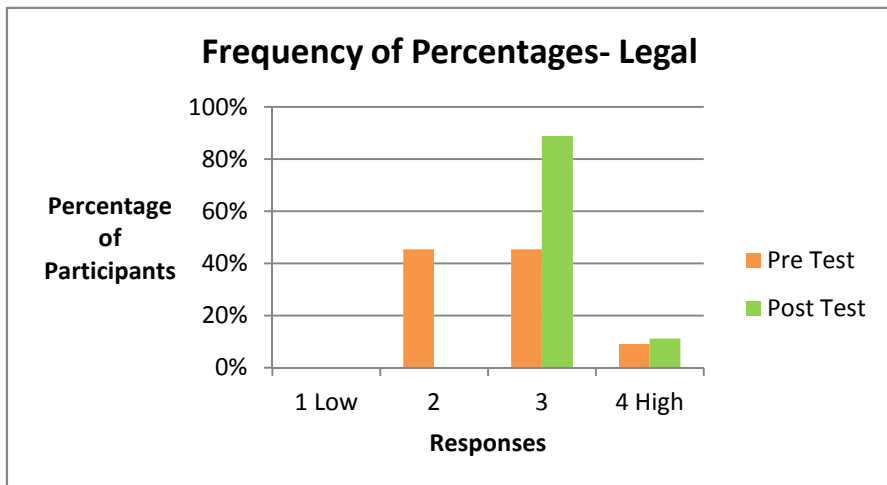
	Pre Test	Post Test
1 Low	0%	0%
2	64%	11%
3	27%	89%
4 High	9%	0%



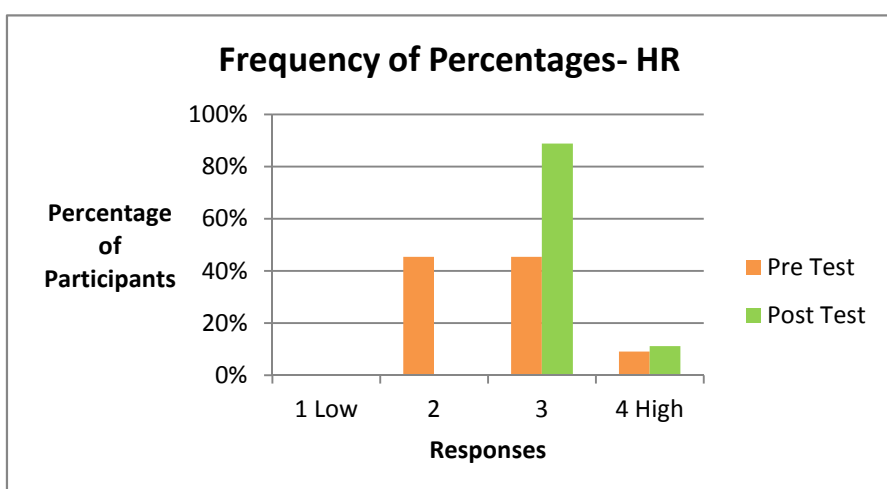
	Pre Test	Post Test
1 Low	0%	0%
2	45%	0%
3	45%	89%
4 High	9%	11%



	Pre Test	Post Test
1 Low	0%	0%
2	82%	11%
3	18%	89%
4 High	0%	0%



	Pre Test	Post Test
1 Low	9%	0%
2	55%	33%
3	27%	56%
4 High	9%	11%





## **Annie's Project Level II Courses**

Prepared for ANNIES RME Post-Conference Meeting

April 13, 2011, St. Louis, MO

Annie's Project Level I courses teach women skills in all five areas of agricultural risk management, financial, human, legal, marketing, and production. Level II courses apply the same Annie's Project methodology to more in-depth training on one or more risk management areas.

Annie's Project Level II courses are typically:

- Requested topics from Level I participants
- Designed with Level I participants and women farmers and ranchers in mind
- Delivered using Annie's Project best education practices and core principals

The following information provides a summary of the programs presented today and is not a complete list of Level II courses developed by ANNIES Educators.

### **Farm Finance for Women**

Presented by Doris Herringshaw and Julia Woodruff, Ohio State University Extension

The Farm Finance for Women workshops are designed to address the area of financial risk management. After completing several Annie's Project workshops, educators realized a need to provide more in-depth workshops focusing on the development of financial statements, recordkeeping, relationship with money and financial analysis of the farm business. As a result, the Annie's Project co-coordinators wrote and received a North Central Risk Management Education Center Grant to develop a new Annie's Project, Level II workshop.

The workshop is designed for a class size of ten women, meeting four times for three hours. Session one includes exercises related to relationship with money, how money is utilized, and cash flow for both the household and the farm. Session two focuses on



recordkeeping. Participants have an opportunity to learn about the Quicken software package while completing exercises on a computer. The last two sessions focus on financial statements, how to develop the statements, where to find the numbers and how to evaluate your financial situation using financial ratios. Class exercises and homework were utilized as teaching tools. A guest speaker from one of the local lending institutions serves as part of the teaching team, providing information from the lender's point of view.

Three workshops were piloted this winter with 47 women participating, with one workshop still to come this summer. Evaluation results showed that women improved their knowledge of the balance sheet, increased their confidence level with financial matters and improved their ability to conduct a financial analysis of their operation.

## **Women Managing Cattle**

Presented by Tim Eggers, Iowa State University Extension

Tim Eggers developed this course to help women manage all areas of risk associated with cattle production, including marketing. The three-session course focuses on 1) finding profitability through understanding production costs, identifying expected prices, considering the option of retained ownership; understanding costs of back grounding and finishing calves, and evaluating returns from selling at weaning, back grounding, and finishing; 2) challenges in bringing calves to market; 3) pasture, water and manure management and regulations; and 4) understanding basis and learning about livestock risk protection as an alternative to futures and options. Tim covers the economics and introduces farm and ranch women to local Extension specialists in beef production and Agricultural Engineering.

## **Farm/Ranch Transition and Estate Planning**

Presented by Willie Huot, North Dakota State University Extension

Based upon requests from the participants of Annie's Project participants in ND, a Level II course titled "Farm/Ranch Transition and Estate Planning" was developed and launched in March 2010. It is a three part series that focuses primarily on four general areas:

- Communication
- Farm/Ranch Business Arrangements- pros & cons of several types of ownership
- Succession Planning & Economic Consequences of Asset Transfer Strategies
- Introduction of online resources available to assist people in learning about these topics

The presentations are delivered by a combination of Interactive Video Network (IVN) and local presenters. The sessions were offered again in December 2010 and March 2011. To date, slightly over 500 farm/ranch family members have participated in these sessions that have been conducted in 25 communities across ND. Overall evaluations from these sessions reveal a very positive impact for most people who attend.

### **Women Marketing Grain**

Presented by Ruth Hambleton, Annie's Project-Education for Farm Women Not-for-Profit

This six hour curriculum is designed to teach farm women about grain markets, marketing plans and crop insurance products. Our mission is to empower women to become confident marketers of grain. We do this through educating women about marketing tools, crop insurance tools and the nature of grain markets. We put decision-making tools in the hands of women and give them the ability to generate numbers and interpret results. Women learn to work with appropriate professionals to help them execute their marketing plan. Evaluations from women demonstrate the program was interesting and motivating, but in reality, only about 10% of participants implemented marketing plans and began to sell grain by new methods. The dollar amount of improvement reported by the 10% of participants is positive by about a 5% increase in revenues. The real value in this program is the improvement women report in the area of communications between spouses. Many also report developing new roles of gathering market data for use in selling decisions.

### **Annie's Project for Beginning and Value Added Women Farmers**

Presented by Joy Kirkpatrick, University of Wisconsin Extension

This project used the successful Annie's Project structure to reach 80 aspiring and beginning Wisconsin farm women planning to manage value-added enterprises through the combination of a six week course and two conference-based abridged sessions. Fifteen educators received training on the project to support further program expansion. The project emphasized business/strategic planning; direct marketing analysis, and production strategies for small scale, value-added enterprises. The project team collaborated with current farm women who have value-added enterprises and aspiring farm women to develop the curriculum for the six, three-hour classroom sessions. These women were advisors, providing valuable input on the needs of beginning value-added farm women. The program was piloted in Dane County, the county with the most female principal farm operators. Participants analyzed business feasibility, developed a marketing plan, learned the steps to securing financing and learned about available grants for sustainable and value-added enterprises.

## Women Marketing Grain & Livestock

Presented by Karisha Devlin and Mary Sobba, Missouri State University Extension

Missouri has offered this program to women several times with good participant interest and outcomes. The Annie's Project Level II program is a 12-hour course that focuses on marketing risks for crop and livestock producers. Women learn about the interconnected role of crop insurance to contracts and other selling options. They learn to understand market terminology and become familiar with standard contracts and trading procedures. The women learn about the fundamental outlook, how to use market reports, and how to calculate net profit. At the conclusion of the class the women report a much greater understanding of hedging, options and futures. Women repeatedly comment the terminology is finally much easier to understand.

## Investing for Farm Families

Presented by Bob Wells, Iowa State University Extension



This classroom course offers nine hours of instruction using on-line educational resources. The curricula goal is to provide participants with the knowledge, skills and abilities to evaluate the farm business asset allocation and educate the participants in alternative investment opportunities that meet the farm business and family needs. The class ends with a discussion on how the information presented can be used to begin developing and implementing a family farm business transition plan. Classroom participants may enroll in the free online *Investing for Farm Families* course offered through [www.eXtension.org](http://www.eXtension.org) where internet access is available. However, the course can be delivered without internet/computer access in the classroom, using handouts and other prepared materials. Either way, participants are taken through the same 8 units and 15 exercises that were developed for the on-line learning module. The curricula helps women organize and generate financial documents useful for making long term investing decisions. The on-line content was developed by a team of ANNIES educators and the eXtension Family Finance Community of Practice in 2009-2010. Beginning in 2011, the course is being piloted in a classroom setting using Annie's Project methodologies. Initial end of class evaluations were very positive as to content, methodology and discussion/networking. The ANNIES team intends to share a draft instructor and participant notebook and CD in May, 2011.



United States Department of Agriculture  
National Institute of Food and Agriculture

**FOR IMMEDIATE RELEASE**

**DATE: September 2012**

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**Annie’s Project to Develop Farm Transitioning Course with USDA and Farm Credit**

AMES, Iowa--Women farmers and ranchers wanting to learn more about transition planning will benefit from a program that recently received USDA National Institute of Food and Agriculture funding. Agriculture Deputy Secretary Kathleen Merrigan announced the winning proposals for the 2011 Beginning Farmer and Rancher Development Program [Beginning Farmer and Rancher Development Program](#) grants on Sept. 30. The Iowa State University Extension and Outreach Annie’s Project proposal, Farm Transition and Business Management Training for Women Farmers and Ranchers, was awarded \$675,750 for curriculum development and delivery of courses. The Farm Credit Council <http://www.fccouncil.com/> and eleven Farm Credit Associations also are providing \$188,865 in support of the project.

[Annie’s Project](#), an agricultural risk management education program for women, was started by Ruth Hambleton in 2003 when she was a University of Illinois Extension farm business management and marketing specialist. Hambleton recognized that the unique learning preferences of women often are not served through traditional farm management education programs. Annie’s Project, created in tribute to Hambleton’s mother, Annette “Annie” Fleck, sets up multi-session courses in farm communities. The sessions focus on five areas of risk management from production and marketing to finances, legal issues and human resources. Annie’s Project has successfully reached more than 8,000 women farmers and ranchers in 26 states.

“Women have always been a part of American farms and ranches; through the Beginning Farmer and Rancher Development Program, Annie’s Project will emphasize the role women play in getting farms started,” Hambleton said. “Today, more women are beginning farmers as well as living the traditional role of helping transition farms from one generation to the next.”

The Farm Credit Council is an Annie’s Project partner on a national level. Gary Matteson, Farm Credit Council Vice President for Young, Beginning, Small Farmer Programs, calls the organization’s support a tremendous opportunity for helping farmers succeed. “Nationally, we can generate enthusiasm for Annie’s Project and encourage partners to get on board,” said Matteson. “Locally, the Farm Credit Associations bring knowledge of community financial issues to the customization of this course that allows women to

learn in the best possible environment and form networks with people that can help them solve problems.” The Farm Credit National Contributions Program is providing additional support for participant materials and risk management awareness campaigns.

The funding announcement is good news for beginning farmers like Lorilee Schultz of Mil-R-Mor Farm in Orangeville, IL. Schultz and two aunts took the first level Annie’s Project course and found it helpful, but she recognizes the need for a second level course. “The Annie’s workshops gave us valuable information that we incorporated into our farm and which helped us become more efficient and profitable while controlling our risk,” said Schultz. “To ensure the success of our dairy farm into the future, it is critical for us to increase our family’s knowledge and awareness of farm succession planning.”

There is a significant need for education designed specifically for women farmers and ranchers to help them manage business risks, enhance the financial viability of their family farms and ranches, and strengthen the potential for beginning farmers and ranchers. The 2007 USDA Census of Agriculture identified 306,209 women as primary farm operators; their average age was 59.

Charlotte Heidelberger, of Coin, Iowa, understands how Annie’s Project classes are customized to meet local needs. She has been sole manager of her farm since her husband Gary’s unexpected death in 2006. In 2005 she enrolled in Annie’s Project to learn more about farm finances and marketing – sensitive areas where the couple sometimes had differing opinions. “We were looking for an objective class approach where I could learn and better relate to the issues involved,” Heidelberger said. “Going and meeting with the other women energized me. Having time to ask questions always stimulated my thinking. After Gary died, Annie’s Project materials became my crutch. I took it again in 2010 because I had many more management decisions to make. The educators were always knowledgeable and enthusiastic.”

To maintain the integrity of Annie’s Project the newly funded course curriculum will build on the successful educational methodologies of the standard course and the strengths of partners and collaborators.

A team from Iowa State University Extension and Outreach including agriculture economics, value added agriculture and the beginning farmer specialists will partner with experienced Extension professionals and Farm Credit Association staff in 10 states to develop the new course and deliver pilot programs. The transition planning courses will help women farmers and ranchers consider generational succession, retirement, business and estate planning.

“Farm transitioning is not intuitive or easy to do,” said Tim Eggers, co-director for the Annie’s National Network Initiative for Educational Success. “This course will offer information from knowledgeable educators and experienced professionals to benefit women farmers and ranchers, and the future of agriculture. Receiving funding for a second level Annie’s Project course makes it possible to provide information that women have been asking for.”

The advanced Annie’s Project course will empower women to take ownership of the future of their farms and ranches, particularly as it deals with the human resources and legal aspects of transitioning. Annie’s Project gives women the kind of risk management education that prepares them to ask good questions specific to their farm or ranch needs. Through Annie’s Project land-grant universities, the Farm Credit Council and local Farm Credit Associations support the next generation of farmers and ranchers.

**Photo Caption:**

Farm Transition and Business Management Training for Women Farmers and Ranchers national project co-directors are: (l to r) Front row: Madeline Schultz – Annie’s National Network Initiative, Gary Matteson – Farm Credit Council, and Ruth Hambleton – Annie’s Project-Education for Farm Women not-for-profit. Back row: Bob Wells and Tim Eggers – Annie’s National Network Initiative,

**Video interview**

To hear more from the planning team, watch the video at <http://www.vimeo.com/28956754>



**Risk Management Education for Farm and Ranch Women**

## **ANNIES BFRDP PROJECT SUMMARY**

Project Title: Farm Transition and Business Management Training for Women Farmers and Ranchers

Project Dates: September 1, 2011 to August 31, 2014

Total Funding: \$675,500 USDA grant funds; plus \$187,000 Farm Credit Match over the three years

USDA Funding Agency: Beginning Farmer and Rancher Development Program (BFRDP) of the National Institute of Food and Agriculture (NIFA)

Grant Awardee: Annie's National Network Initiative for Educational Success(ANNIES), led by the Iowa State University Extension and Outreach Value Added Agriculture Program and Agricultural Economics/Farm Management Field Specialists)

Key Partners: ISU Beginning Farmer Center, Farm Credit Council, 11 Farm Credit Associations, Farm Credit National Contributions Program, ANNIES educators across the nation

### **Background**

Women are generating a cultural tide in American agriculture that is moving management, assets and opportunities to a new wave of beginning farmers and ranchers across the country. The 985,192 female operators reported in the 2007 USDA Census of Agriculture make up 30% of all farm operators. Yet, women farmers and ranchers are an underserved audience. Women have unique learning preferences that are often not served through traditional farm management education programs. This project brings educational teams or working groups together to benefit beginning, mid-career, and retiring farm and ranch women in 31 states with ANNIES programs.

Older generations control and manage the majority of assets; while younger generations seek to work with them to establish firm financial footings and learn to manage the farm or ranch business. All ages of women need educational support to implement generational transition strategies that lead to improved profitability, greater food security, increased rural lifestyle satisfaction, and enhanced agricultural sustainability. Creating and then capitalizing on the empowered role of women is an innovative approach to benefiting beginning farmers and ranchers.



## Farm Transition and Business Management Training for Women Farmers and Ranchers

Delivery of local Level I and Level II Annie's Project courses will provide women with unbiased research based information and access to local service providers. Level I (basic) courses teach women to manage all five areas of agricultural business risk: financial, human resource, legal, marketing and production. The project teams will develop a new Level II (special topic) course on Farm and Ranch Transition Planning that provides more in-depth training on the topic.

### **Outputs**

#### Project Goal:

To support beginning, mid-career and retiring farm and ranch women with educational courses to improve profitability, smooth the transitions of natural business cycles and encourage generational exchange.

#### Project Objectives:

- 1) Curricula: develop Annie's Project Level II Farm and Ranch Transition Planning curricula;
- 2) Working Groups: build beginning farmer programming capacity through three working groups;
- 3) Marketing: recruit women farmers and ranchers to participate in educational programs through national and local marketing;
- 4) Training: provide technical assistance to 3,000 women farmers and ranchers; and
- 5) Evaluation: generate new knowledge through needs assessment and outcome measurement.

#### Specific Outputs:

##### 1) Curricula:

- Assess available curricula in year 1.
- Develop and revise Farm and Ranch Transition Planning course in year 1.
- Deliver pilot courses at 10 to 12 sites in year 1.
- Develop and print 200 pilot participant workbooks in year 1 and 1,300 revised workbooks in years 2-3.

##### 2) Three Working Groups:

- New - National Curricula Development (NCD) Working Group.
- New - Iowa Farm Transition and Beginning Farmer (FTBF).
- Strengthened - Annie's National Network Initiative for Educational Success (ANNIES).
- 25 people will participate in NCD, working group will meet face-to-face 1 time and teleconference 6 times each year.
- 40 people will participate in FTBF including farmers, working group will meet face-to-face 3 times and teleconference 3 times each year.
- 150 Extension professionals will participate in ANNIES, teleconferences will be held monthly, and national face-to-face meetings and professional capacity building workshops will be held in years 1 and 3.

##### 3) Marketing:

- Information will be published on the project and courses for farm and ranch women in 10 Farm Credit newsletters each year.

## Farm Transition and Business Management Training for Women Farmers and Ranchers

- New content will be posted to ANNIES Public and Educator websites monthly, 4 articles will be published in national farm media each year.
- 5,000 brochures or other PR items will be distributed.
- 1 new video will be produced each year.
- 6 exhibits/presentations will be conducted at major farm shows/conferences each year.

### 4) Training:

- 12 Level II Farm and Ranch Transition Planning pilot courses will be delivered to 200 participants in 10 states in year 1.
- 74 tested and revised Level II transition courses will be delivered to 1,300 participants in 20 states in years 2-3.
- 86 Level I courses will be delivered to 1,500 participants in 20 states in years 1-3.

### 5) Evaluation:

- 16 stakeholder focus groups will be conducted in years 1-3.
- 16 new evaluation instruments will be designed in years 1-3.
- 3,000 participant data sets will be collected and processed in total.
- Data will be analyzed and reports prepared quarterly.
- Recommendations for beginning farmer programming will be prepared annually.
- 2 presentations will be given at professional conferences annually.
- Final project findings and recommendations will be submitted to 2 refereed journals in year 3.

## Methods

Through local multi-session courses, women will be empowered to increase their roles of communication, planning and financial responsibility which makes asset and management transfers to beginning farmers possible and leads to sustainable agricultural communities. Courses will be designed using Annie's Project best education practices for farm and ranch women, including:

- Extension specialists identifying critical decisions.
- local practitioners leading discussions with information necessary to make decisions.
- participatory learning with group problem solving.

A key activity leading to new educational programs is leadership of three working groups: National Curricula Development Working Group, Iowa Farm Transition and Beginning Farmer Working Group, and Annie's National Network Initiative for Educational Success. Working groups, sometimes called communities of practice, are groups of people and organizations who come together to share what they know, to learn from one another regarding some aspects of their work and to provide a social context for that work. Interacting in a group allows organizations to develop collaborative projects that increase effectiveness and efficiency.

Unbiased program evaluation is critical to the continuation of new programs to benefit beginning women farmers and ranchers. The ISU Research Institute for Studies in Education (RISE) will

## Farm Transition and Business Management Training for Women Farmers and Ranchers

lead, design, and conduct independent evaluation. RISE will analyze and report project impacts and contribute to program improvement. Evaluation activities include stakeholder focus groups, in-class course evaluations, internet surveys and mailed surveys. RISE will lead professional development workshops to increase evaluation capacity of working group members.

The potential impacts on farm and ranch women include:

1) Knowledge gained while participating in courses:

- 100 percent of Level I participants will understand how to organize critical information and manage financial, human resource, legal, market and production risks
- 100 percent of Level II participants will understand the relationship of business, estate, retirement and succession planning and the legal strategies used in farm transitions
- 100 percent of all participants will understand business principles as they relate to conventional, small-scale, value-added and organic agriculture

2) Actions taken within 6 months of completing courses:

- 90 percent of Level I participants will implement new risk management activities
- 75 percent of Level II participants will begin farm transition planning
- 90 percent of all participants will access local networks for informal mentoring or professional services
- 75 percent of all participants will attend additional training programs

3) Improvement of local conditions within 18 months of completing courses:

- 75 percent of Level I participants will stabilize or improve farm or ranch profitability by applying appropriate risk management tools.
- 75 percent of Level I participants will identify innovative uses of capital, land, equipment, management skills, technology, or markets.
- 75 percent of Level II retirees will identify a business successor or choose an exit plan.
- 75 percent of all participants will be more satisfied in their business role and lifestyle.