# Washington State University Extension Western Center for **Risk Management Education**

## Newsletter for Western Agricultural Educators

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#### **Western Center Launches New Interactive Website**

The Western Center has launched a new interactive website designed to provide current information about the Center and its programs, funded projects and their success stories, educational tools and an opportunity for viewers to interact with Center staff. The site provides resources for farmers and ranchers, potential applicants and for grant recipients whose funded projects are making a difference in the lives and businesses of participating producers and their families.

Some features of the website include: rotating project stories that highlight projects funded through the Center's Extension Risk Management Education Grants Program; updates on innovative Center programs such as the webinar—Ag in Uncertain Times—which provides current information for farmers, ranchers and educators on the challenges in today's economy; and Trade Adjustment Assistance, which provides assistance for producers and fishermen who have been adversely affected by import competition.

Project directors, educators and other stakeholder partners are encouraged to use the website to access resources and tools such as the Aq Risk Library, project and awards management materials and resources, presentations and posters from past national Extension Risk Management Education conferences and national Women

in Ag educator conferences, as well as links to other sites that contain risk management education resources and tools. Information on the Center's regional, competitive grants programs and resources to guide prospective applicants through the process of applying for grants is also available. The Center staff invites your questions and comments through an interactive feature that encourages you to contribute your voice to better serving the risk management education needs of farm and ranch families in the west.

We welcome you to check out our new website—http://westrme.wsu.edu/—and ask questions of our project team at any time.

### Annie's Project

Empowering Montana's Farm and Ranch Women through Risk Management Education

Many women marry into the agricultural lifestyle and never fully understand the agricultural enterprise, nor are they comfortable asking questions and learning how they may be able to contribute to its success. Montana's "Annie's Project" brought agricultural women together to participate in an educational experience to help them be better agricultural business partners. Participants were encouraged to work together as they explored agricultural business management topics from marketing to financial statements and communication and learned how they could apply these principles to their own operations. While this project took place in 15 counties in Montana, classes are taught in many locations around the United States specifically designed to help these women.



**United States** Department of Agriculture

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Loree Morgan, Montana Grain Growers Association, is not only the state contact but also the main coordinator for Annie's Project in Montana. Morgan worked closely with Extension agents in each county, as several of the presenters were Extension agents or MSU Extension educators. "The Extension service was a great part of Annie's Project," says Morgan. Among those most instrumental in helping Morgan with this project were Willie Huot, North Dakota Extension and Mark Major, Teton County Extension. "Willie Huot offered much needed support and advice throughout the project, as our model was very similar to theirs," recalls Morgan. "Mark

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Major was not only a facilitator, but he also presented the livestock marketing portion of our seminar on marketing."

The goal of this project, first presented in early 2008, was to increase women's understanding in various areas of the agricultural business in which they were living and working. Curriculum topics included: personality assessment, estate planning, marketing principles, financial analysis and creating a business plan, records management, book keeping and financial statements, and a Quickbooks session. It also included an overview of e-gov, (an on-line resource for participants to complete forms), and FSA programs as well as crop, workers compensation and family insurance. The program's number one risk management education goal was to expand women's understanding of what these business areas are and how to start conversations regarding this information with spouses and extended family. Areas such as creating a marketing plan and beginning estate planning are two critical elements to the success of any agricultural business and often are overlooked or avoided due to the lack of knowledge and, perhaps even more so, the lack of enthusiasm for these topics. These tend to be very personal areas of risk that many agricultural business owners are resistant to learning about and planning for.

Together with Lola Raska, Project Director, and the team at the Montana Grain Growers Association, Morgan selected ten locations in Montana and informed area extension agents of the availability of this program. The program was in such demand that the participant numbers nearly tripled what the team had expected and five locations were added to accommodate the increase in demand. The program was delivered primarily through interactive videoconference technology linking producers with state and national professionals from across the United States. Local facilitators also presented to utilize local resources and encourage networking processes.

One of the highlights of this project was the networking and support groups that developed between the farm women as a result of the workshops. "It was very gratifying to see the camaraderie that developed between these women who had been living so closely in so many ways and yet had never talked or gotten to know each other," said Morgan. "Carpooling was a great way to discuss the workshops and learn from each other. These women did not merely attend the workshop and then go back home. It was a very personal experience for

them and as a result it changed their lives," reported Morgan. Many of the participants stated that the most beneficial time for the entire workshop was the carpooling. That is when they were able to reflect and discuss the information shared in the workshops. The women reportedly left feeling much more comfortable and prepared to initiate discussions with their husbands and extended family.



The project team verified risk management results by contacting each participant within one month, two months and three months following the workshops. This kept the information fresh in the minds of the participants and also helped to remind them to use the information and make the changes necessary for their business. The women reported having an increased understanding in all the areas of the curriculum. Nearly 200 women learned techniques on how to communicate more effectively with business partners and how to critique their own communication skills. The most challenging pieces to make a difference with their families were writing a marketing plan and addressing estate planning. The majority of the women found that their husbands and extended family were reluctant to adopt immediate changes; however 23 women were able to partially implement their agricultural operation's written marketing plan. The next set of workshops will include spouses and extended family to help ease the challenges involved with marketing and estate planning.

The risk management goals for Annie's Project were successfully reached in that women did feel empowered to contribute to their family's agricultural enterprise as a result of the program. In areas where participants had previously felt confused and incompetent, they now felt confident and were able to improve the business in ways they never knew they could. In addition, they developed networks and the drive to continue their agricultural education.

The complete report for this project that includes training and resource materials is available at www.agrisk.umn.edu/ VerificationSearch/DisplayProposal.aspx?PN=RME-DN302200