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FINANCIAL PLANNING AND INVESTMENT ALTERNATIVES
FOR FARMERS AND RANCHERS

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The traditional use of excess capital by farmers and ranchers has been to invest it in the farm or ranch business, passbook savings accounts, or spend it on luxury consumption goods. Producers are not aware of, and therefore have not responded to, changes in national money markets to take advantage of new investment opportunities in order to maximize profits.

An intensive series of "Financial Planning and Investment Alternatives" seminars for farmers and ranchers has been conducted to provide information and suggest methods for designing and implementing a financial management strategy that will achieve a producer's desired goals. Additional objectives of the program were to teach the concepts of the time value of money, record keeping and risk vs. return analysis.

The two-day sessions include presentations in a seminar setting covering fundamentals of investing, investment alternatives, retirement planning, and income tax considerations.

An 83-page booklet entitled Financial Planning and Investment Alternatives was specially prepared and used in the conduct of this seminar series.

Program evaluations indicate that the information was timely, useful, and would help a producer to redesign an investment program to maximize profit.