February 5 – Using Financial Statements and Ratios to Make Informed Financial Decisions

Dianne Shoemaker serves as a Field Specialist working to improve the profitability of Ohio’s farms focusing on farm business analysis and management. She received a B.S. and M.S. in Dairy Science from the Ohio State University with substantial coursework in Agribusiness Management.

Learning Objectives:
• Learn how to interpret and use financial statements to make management decisions.
• Learn what information is and is not contained in financial statements.
• Learn about financial ratios and their importance in decision making.

February 12 – Farm Law 101: Leasing and Financing Agreements

Peggy Kirk Hall is an Associate Professor who directs OSU Extension’s Agricultural & Resource Law Program and teaches Agribusiness Law in the College of Food, Agricultural, and Environmental Sciences at OSU. She holds B.S and M.S degrees from OSU and earned her law degree from the University of Wyoming College of Law. Hall has served as president of the American Agricultural Law Association and Chair of the Ohio State Bar Association Agricultural Law Committee.

Learning Objectives:
• Understand the limitations of a handshake lease and its enforceability.
• Understand the legal considerations for farm leases in Ohio.
• Learn about financing contracts and the issues surrounding them.

February 19 – Grain Contracts and Markets: What to Use When

Lindsay Fager is a Risk Management Trainee with INTL FCStone Bowling Green, Ohio Office. She is a graduate of The Ohio State University where she majored in Agribusiness and Applied Economics. Her specialization is in Brazilian grain production, macroeconomic influencers on markets, and the growing role of technology in markets.

Learning Objectives:
• Understanding the types of grain contracts, how they compare amongst each other, and using them to manage risk.
• Understand grain price cycles and when is the right time to market grain.
• Learn about the factors that influence the grain markets.
February 26 – Where to Start with Your Workers Compensation Benefits

Dee Jepsen gives leadership to the OSU Extension Ag Safety and Health Program and the Ohio AgrAbility program. She develops programs that blend education and applied research to improve quality of life for farm workers and rural communities.

**Learning Objectives:**
- Learn what is required and not required by Ohio Workers Compensation Benefits
- Learn strategies to improve worker safety on the farm.
- Understand reporting and documentation requirements under the law.

March 4 – Meeting with a Lender: What Numbers are Important

Bennett Musselman is a Vice President and Agribusiness Banker with Heartland Bank. He has been in Agriculture Lending for over a decade. Bennett currently farms with his dad in Pickaway County where they raise corn, beans and wheat.

**Learning Objectives:**
- Learn what you should have prepared to meet with your banker.
- Understand the 5c’s of credit and why they are important.
- Learn when and how to establish the relationship with your banker.

March 11 – Estate Planning: What are the Tools and Options

Robert Moore is co-owner of Wright & Moore Law Co. LPA which primarily focuses its practice in the area of agricultural law. The primary emphasis of his practice at Wright & Moore is farm succession planning including estate planning and business planning. Robert also works with clients on real estate transactions, landlord/tenant issues, contracts and many other issues related to agricultural law.

**Learning Objectives**
- Identify and explain legal tools available to farmers for a succession plan
- Discuss succession planning strategies
- Address specific questions from participants
March 18 – Grain Marketing Strategies for 2020
Ben Brown is an assistant professor of professional practice in agricultural risk management at Ohio State University. He’s a graduate of Kansas State University and the University of Missouri in Applied Agricultural Economics. His specializations are in agricultural policy and grain market analysis.

Learning Objectives
- Learn strategies for pre- and post-harvest marketing plans
- Learn how to use market basis to improve profitability
- Understand how to manage spreads in long/short basis environments
- Understand how to connect crop insurance to your marketing plan

March 25 – Tips for Recruiting, Hiring, and Retaining Farm Business Employees
Chris Zoller is an Associate Professor and Agriculture and Natural Resources Extension Educator for Ohio State University Extension. He has been employed 29 years in Tuscarawas County where he conducts Extension research and educational programs in agronomy, farm management, livestock production, and farm human resource management.

Learning Objectives
- Determine how to assess present and future labor needs on your farm
- Identify what employees want in compensation and benefits and how you can meet those wants
- Learn how to implement a process for recruiting, hiring, and retaining farm employees