## **Risky Business Seminars Set**

Penn State Cooperative Extension is providing the "Risky Business - Solutions" seminar to explore available options as we plan for the coming growing season. The 1999 crop year proved to be a challenge for many agricultural producers. The financial impacts will be felt for years to come. During this educational seminar, farm management, agricultural marketing and family living extension agents will be reviewing "How to pay current bills," "How to get operating money," "What is the point of no return," "How to handle family stress" and "Marketing Alternatives."

Agriculture in Pennsylvania is undergoing rapid economic and structural changes. Most farm business managers are conscious of industry trends and developments. However, they often have difficulty deciding what these changes really mean for their families and their businesses. To improve their chances of success, Pennsylvania farm business managers must strengthen their ability to objectively and critically identify their farms' strengths and weaknesses in light of opportunities and threats in the current business operating environment. This assessment must be turned into a realistic course of action.

Farm business management used to focus almost entirely on improving day-to-day operations. This made sense when the farm business operated within a relatively stable economic and social environment. The goal was to continue doing what you were already doing, but do it better. Today's markets for farm products are dynamic and increasingly driven to meet ever changing consumer tastes and demands. New players in the industry have changed the rules and significantly increased the intensity of competition. Producers will benefit when they concentrate on running the farm business effectively as well as efficiently.

As we review our business management success, we must ask some tough questions:

• What is important to me, my spouse and my family, and how does this affect our farm business? • What are our strengths and

weaknesses?

What are the opportunities and threats of our farm business?
Where do we want our busi-

ness to go?

• Can we develop a long-term strategy to increase profitability and competitiveness?

• Is our vision of where we want our business to go consistent with the available opportunities in the industry?

This program is offered at four different locations. Space is limited and pre-registration is requested. Below are the program locations, dates and contacts.

Fogelsville, January 4, 2000: contact Duane Stevenson at 610-746-1970

West York, January 18, 2000: contact Roland Freund at 717-240-6500

Chambersburg, January 19, 2000: contact Roland Freund at 717-240-6500

Morgantown, January 20, 2000: contact Tim Fritz at 610-696-3500

## The Pennsylvania Draft Horse Sale February 16, 2000

Held in conjunction with the Keystone Haflinger and Draft Pony Sale. Corner of Cameron and McClay Streets, Harrisburg, PA

NOTICE NOTICE NOTICE NOTICE NOTICE

## The Catalog Deadline is December 15, 1999

## A great way to spend a winter day

The <u>new sale management</u> listed below wishes to thank Elmer Lapp and Dave Keller for their efforts in the past and for passing on the opportunty to build on a solid foundation.

> <u>Please direct all questions and correspondence to</u> <u>any of the planners listed below</u>

vendors contact

David Glick, 262 New Cut Rd., Gap, PA 17527 717-768-8860 410-573-0775 Mon.-Wed. Thurs.-Sat.

horses contact

Daniel Dienner, 5498 Buena Vista Rd., Gap, PA - 717-442-9451

Jake Ervin Stoltzfus, 442 N. Hollander Rd., Gordonville, PA 17529 - 717-354-4319

Amos Beiler Jr., 5588 Old Phila. Pike, Gap, PA 17527 - 717-768-8578

Alvin Blank, Treasurer, 5302 Amish Rd., Gap, PA 17527 - 717-442-9451

Dale K. Stoltzfus, 1006 Log Cabin Rd., Leola, PA 17540 - 717-626-9157 home, 717-569-8701 office, 1-888-636-8398 toll free, 717-560-9791 fax, jstoltz@redrose.net e-mail

Thanks and Congratulations To

**Paul and Mark Miller, Lancaster County** 

