

## 2004 Solutions for Today's Farmers Conference:

UNDERSTANDING THE CONCEPTS OF RISK MANAGEMENT AND HOW IT WILL INFLUENCE YOUR, AND YOUR LENDER'S  
BUSINESS DECISIONS – Handout provided by Steve Blank, Extension Agricultural Economist, UC Davis

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# Financial Management Program Publications and Topic Papers

## Financial Management Notes

- No. 1: "Income Tax Handling of Livestock Sold Due to the Drought", by Steve Blank, February 1991.
- No. 2: "Mortgage News: 'Biweekly', 'Stable' and Refinancing", by Steve Blank, March 1991.
- No. 3: "'Farmer Mac': New Agricultural Real Estate Loans", by Steve Blank, April 1991.
- No. 4: "Agriculture's 'Credit Crunch'", by Steve Blank, May 1991.
- No. 5: "Farming for Cash Flow", by Steve Blank, October 1991.
- No. 6: "When Will the Economic Malaise End?: The 1992 Financial Outlook For California Agriculture", by Steve Blank, December 1991.
- No. 7: "Using Options to Control Livestock Feed Costs", by Steve Blank, September 1992.
- No. 8: "Year-End Tax Tips for Agriculture", by Steve Blank, October 1992.
- No. 9: "Agriculture's 'Credit Crunch', Again", by Steve Blank, December 1993.
- No. 10: "Disaster Assistance and Crop Insurance Reform", by Steve Blank, January 1995.
- No. II: "Producers Must Recognize Risk Sources and Develop a Plan", by Steve Blank, April 1996.
- No. 12: "Financial Ratios as Management Tools", by Steve Blank, May 1996.
- No. 13: "Is Retirement Possible in Agriculture?", by Steve Blank, June 1996.

## Financial Management Topic Papers

- No. I: ,, "Evaluating and Managing Risks in California Crop Production," by Steve Blank, February 1991.
- No. 2: "Introduction to Estate Planning in Agriculture," by S. Blank, M. Shepherd and L. Forero, February 1991.
- No. 3: "Owning Walnut Harvesting Equipment Versus Custom Hiring: A Financial Analysis," by S. Blank, K. Noms and K. Klonsky, February 1991, revised August 1991.
- No. 4: "Conducting Economic Feasibility Studies," by Steve Blank, March 1991.
- No. 5: "Variability of Income Risk Across Crops and Locations," by Steve Blank, November 1991.
- No. 6: "Acquiring Alfalfa Hay Harvest Equipment: A Financial Analysis of Alternatives," by S. Blank, K. Klonsky, K. Noms and S. Orloff, March 1992.
- No. 7: "Rice Straw Incorporation Costs", by S. Blank, K. letter, C. Wick and I. Williams, September 1992.
- No. 8: "Livestock Hedging Using Futures or Options", by Steve Blank, December 1992.
- No. 9: "How to Develop a Business Plan", by Steve Blank, March 1993.
- No. 10: "Criteria Used in Agricultural Loan Analysis in California", by R. Thompson and S. Blank, December 1993.
- No. II: "Hedging Potential in California Cattle Markets", by S. Blank and D. Thilmany, December 1994.

