

# *Farming has changed, financing has not. It's time to change that.*



Helping family farms understand and master farm finance

## *Mary Jo Irmen*

Author, Speaker, and Farm Finance Specialist

*Mary Jo has a passion for farmers and finance!*

Finance and fun are two words not typically used in the same sentence, but if you're talking about Mary Jo, you'll use both to describe her message. The complicated and headache-causing subject of farm finance is simplified in farmer terms and applied to today's markets.

When her strategies are used farm families no longer put their livelihood up as collateral, they stress less about bank payments, and use cash flow to their advantage.

Mary Jo's information has saved family farms and ensured the future of many more.

*Book Mary Jo for your next event, today!*

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## *Presentation topics:*

### **Is Money Mindset Keeping You From Increased Profits?**

Mary Jo reveals the truth about money and our mindset around it. Many have been taught how to manage money, but never learned how to use money correctly. This thirty-minute keynote discusses the power of using money correctly, thinking like a banker, and being honest with money is a guaranteed recipe for success. This can also be an informational break-out session.

### **Evolution of Farm Finance**

The information that the bank doesn't want farmers to know is packed into this thirty-minute keynote! Mary Jo begs the question, "If we've seen so many improvements in how we farm, why haven't we seen them in how we finance the farm?" Together, we'll uncover the history and discover the future of farm finance, exposing the best way to finance the operation WITHOUT putting the farm up as collateral.

### **Planting for Retirement**

Mary Jo tackles one big question in this thirty-minute keynote. "How do I operate the farm, save for retirement, and ensure my heirs can continue the farm without a mountain of debt all at the same time?" Mary Jo's lifetime of ag experience and nearly a decade of working with farmers puts her in the best position to give finance planning direction and advice. This keynote features three practical strategies that provide farmers a way to operate with their money, retire tax-free with the same money, and still leave a legacy to their heirs making sure the family farm remains.

### **Setting the Next Generation Up for Success**

Is your family operation going to make it to the third generation? The Bad News: The risk and debt that comes along with maintaining the family farm has made it nearly impossible for farms to be passed down. The Good News: There is a way to make sure your kids and grandkids can continue what you've worked so hard to build. The stats may be against you, but Mary Jo has a fool proof way to improve the odds. It's not difficult, it's not expensive, but it does take time and planning and you should do it because your kids want to continue your legacy.