

Annie's Project

UNIVERSITY OF MARYLAND
EXTENSION
Solutions in your community



COOPERATIVE EXTENSION
UNIVERSITY OF DELAWARE
College of Agriculture & Natural Resources

Annie's Project Newsletter will be a quarterly update on all areas of farming, families and women involved in agriculture.

We hope you enjoy this newsletter and keep the network of women in agriculture strong. Please send us updates on your farm, business and anything you would like to share.

2012 Annie's Project Planning Underway

We are very excited to be planning this year's Annie's Project. It will be the 5th year that Annie's Project has been in Maryland. This year we received a USDA grant to continue the program and are adding 3 new sites to reach more farm women.

If you know any women that would enjoy and benefit from this program please let them know. More information will be posted on the Annie's website www.anniesproject.umd.edu as the classes are planned.

Inside this issue:

2012 Annie's Class	1
Email Updates eXtension	2
Computer Corner	3
UpComing Events	4

2012 Classes: January 25 – March 14, 2012

Wednesdays 6:00 - 9:00 pm

***Washington County Extension Office, Boonsboro, MD**

10:00am - 1:30pm

January 25, 2012 - March 28 2012

Location Information:

- Carroll Community College, Westminster MD
- Cecil County, Elkton, MD
- Chesapeake College, Wye Mills, MD
- HEAT Center, Aberdeen, MD
- Lower Eastern Shore
- Prince Georges Co. Extension Office, Clinton MD
- UD Carvel Research & Ed. Center, Georgetown, DE
- Washington Co. Ag. Education Center, Boonsboro, MD*



Annie's Project Survey

A follow up survey has been sent to participants from the 2010 class. This will help for both grant reporting and University of Maryland Extension reporting. Surveys went out via email or mailed to those without emails. The survey will only take you about 10-15 minutes to complete and will be web based. **We need your responses by November 30, 2011.** If you need the link or a copy of the survey please send an email to sdill@umd.edu.

Email Changes:

We have had MANY emails bounce back. Please as you change or update your email please send us a notice so we can make the changes in our databases.



FSA Borrower Training:

Annie's Project is approved for FSA Borrower Training. If you require training through the FSA loan process you can attend Annie's Project and complete a follow up workbook for your training requirement. There will be an additional \$100.00 fee for the FSA Borrower Training. For more information, please contact your FSA loan officer.

eXtension (pronounced E Xtension)

eXtension is an interactive learning environment delivering the best, most researched knowledge from the smartest land-grant university minds across America. eXtension connects knowledge consumers with knowledge providers - experts who know their subject matter inside out.

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I get a lot of information from the Entrepreneurs and their Community and the Corn and Soybean Production sites. MANY other topics available!

6 rules for safer financial transactions online

(Microsoft.com)

Whether you go online to check your bank balance, pay a bill, give money, shop, or sell something, these six rules can help you keep the risks to a minimum.



1. Defend your computer against Internet threats

- Help protect your online transactions by using firewall, antivirus, and antispyware software. Encrypt your wireless connection at home. Keep all software (including your web browser) current with automatic updates. For more information, see [How to boost your malware defense and protect your PC](#).

2. Create strong passwords

Strong passwords are easy for you to remember but difficult for others to guess. They are at least 14 characters long (the longer the password, the better) and include numbers, symbols, and upper and lower case letters. For more information, see [Learn how to create strong passwords](#). If you already have a password in mind, [check your password strength](#).)

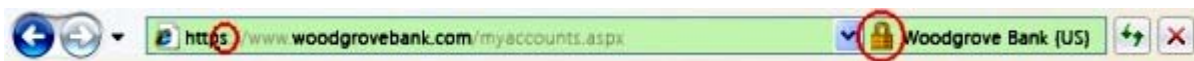
- Keep passwords and PINs (personal identification numbers) secret. Do not share them in email, instant messages, or over the phone.
- Use unique passwords for bank accounts and other important financial information. Avoid using the same password everywhere. If someone steals that password, all the information that the password protects is at risk.

3. Find the web address yourself

- Links in email messages, text messages, instant messages, or pop-up ads can take you to websites that look legitimate but are not. To visit websites, type the address yourself or use your own bookmark or favorite.

4. Look for signs that your information is safe

- Before you enter sensitive data on a web page, ensure that:
- The site uses encryption, a security measure that helps protect your data as it traverses the Internet. Signs of encryption include a web address with **https** ("s" stands for secure) and a closed padlock beside it. (The lock might also be in the lower right corner of the window.)



- You are at the correct website—for example, at your bank's site, not a fake one. If you are using Internet Explorer, one sign of trustworthiness is a green address bar like the one above.


5. Save financial transactions for your home computer

- Never pay bills, bank, shop, or do other financial business on a public or shared computer or on devices such as laptops or mobile phones that are on public wireless networks. The security is unreliable.

6. Use common sense

- To protect yourself against fraud, watch out for scams. For example, be wary of deals that sound too good to be true, alerts from your "bank" that your account will be closed unless you take some immediate action, notices that you have won a lottery, or a refusal to meet in person for a local transaction.
- Typically this kind of message, whether sent by computer or phone, is designed to entice you to visit a phony website where criminals collect your financial data. (If you doubt the message's authenticity, call the company.) [Learn to spot phishing scams and defend against them](#).

Upcoming Events



Annie's Project

Annie's Project 2012

January 25 - March 15

Eight locations in Maryland and Delaware.
Check out www.anniesproject.umd.edu

November 21, 2011

FARM TAX PLANNING: END OF THE YEAR DECISIONS

Chesapeake College, Economic Development Center, AUD 01

8 am – 10 am

Cost: \$15

As you are finishing harvest, it is time to review your income tax situation. We will discuss end of the year planning as well as options for long-term depreciation. Unless you plan, you could miss out on possible deductions or be required to recognize more income than you expected.

Register: Call University of Maryland Extension 410-822-1244 or sdill@umd.edu

Save the Date:

Delaware Ag Week – January 16-20, 2012

Women in Ag Conference - February 9-10, 2012

Check Local Listings

Check your local Extension Office for other programs. Winter conferences and programming are being scheduled now. Check out your county at www.extension.umd.edu/local

November 21, 2011

QuickBooks for Farm Businesses: Advanced and One on One Troubleshooting

10:30am – noon

Chesapeake College, Economic Development Center EDC 26

Cost: \$25

Are you using QuickBooks but would like more advanced information? This session is for QuickBooks users and will address more advanced topics. These include setting up fixed asset accounts, using a business credit card, lines of credit, enterprise accounting and payroll. This session will also allow time for one on one troubleshooting with your specific QuickBook questions.

Register: Call University of Maryland Extension 410-822-1244 or sdill@umd.edu

November 21, 2011

QuickBooks for Farm Businesses: Beginners

Chesapeake College, Economic Development Center EDC 26

Cost: \$25

1pm – 3pm

Everyday tasks just got more efficient. QuickBooks can quickly organize your business finances and show you exactly where you stand. Instantly create invoices, track payments, manage expenses, and access information. Quickly locate any account, report, or invoice with just a keyword. Complete transactions faster with convenient access to your customer's or vendor's balance and transaction history.

For more information on this newsletter or to submit articles contact:

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