Expanding Operations to Add Beef Cattle

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Heirloom Farm
What do we do?
The Investment Pyramid

**Higher Risk**
- Futures, options and other derivatives
- Speculative stocks and mutual funds
  - Low-rated bonds
  - Mining, precious metals

**Moderate Risk**
- Growth Stocks
- Small company stocks
- Medium-rated corporate, municipal, and zero-coupon bonds
- Mutual funds
- Rental real estate

**Limited Risk**
- Blue chip stocks
- High-rated corporate, municipal, and zero-coupon bonds
- Conservative mutual funds
- US Treasury bonds and notes

**Lower Risk**
- Savings accounts
- Money market accounts and funds
- CDs
- US Treasury Bills
- Fixed annuities
- Cash

You can win big, but lose big, with risky investments.

$10,000 in a savings account at rates below inflation will be safe but will lose value over time.
Our planning process

- Long term farm goals
- Research
- Questions to ask yourself
- Make a plan
Long term farm goals

- What do you want the farm to look like?
- What do you enjoy doing on the farm?
Research

- Talk to people with experience
- Read
  - Books, magazines/publications, Facebook groups
Questions to ask

- Location
- Operation
- Breed
- Rotation
- Water
- Food
- Marketing
- Processing
- Resources
Make a plan

- Set attainable goals