

# 2020 Nebraska Women in Agriculture Conference

## **Kickoff Speaker: Lauren Eberspacher**

### **Blogger and Author, Thursday 10:00-10:55 a.m.**

Lauren is a blogger and author, living intentionally for Jesus, with a desire to give heartfelt encouragement to the everyday mama and wife. Here at From Blacktop to Dirt Road, she writes about all things Faith\*Farm\*Old Fashioned Homemaking. Growing up in the suburbs of Kansas City, Lauren found herself in love with farm boy from Nebraska, which took her from the blacktop to the dirt road of their grain farm. She is a stay-at-home mom to her three small children, Nora (4), Andi (2), and Deacon (6 months) and learn in progress farm wife to her bearded farmer, Eric.

While walking the road of marriage and motherhood, Lauren's desire is to glorify God in everything she does; whether it be changing poop diapers or writing blog posts, she believes that Jesus can be found in the everyday moments if we desire to find Him in it. As a self-diagnosed recovering perfectionist, it is her deepest desire to help other women break the stigma of seeking the world's perfection, but instead seeking the purification of Christ.

Her writing has been published on many sites, including Her View From Home, The Today Show, FaithIt, and Simply Wholehearted.

Before her move to the dirt road, Lauren graduated from Hesston College with her A.D. in nursing, and worked as a Registered Oncology Nurse. She enjoys antique shopping for "beautiful junk," watching the Royals and Huskers with her husband, and drinking coffee while her kids ransack her house.

## **Lunch Speaker: Amanda Radke**

### **Ag Speaker and BEEF Blogger, Thursday 12:20 – 1:20 p.m.**

Amanda Radke is a fifth generation rancher from Mitchell, S.D., who has dedicated her career to serving as a voice for the nation's beef producers. A 2009 graduate of South Dakota State University with a degree in agricultural communications, education and leadership, Radke served internships with USDA's Ag Marketing Service in Washington, D.C. and the National Cattlemen's Beef Association in Denver. Her 2008 summer internship with BEEF magazine led to an ongoing blogger position for the BEEF Daily blog, where she provides timely industry news each week, Monday through Thursday. She's the 2006 National FFA Extemporaneous Speaking champion and the 2006 National Beef Ambassador. In 2012, she was recognized as a Top 10 Beef Industry Leader by the Cattle Business Weekly was included in Media Industry News' 2012 Top 15 People To Watch Under 30 list. When she's not writing or ranching, Radke is traveling the country speaking to agricultural groups about hot industry issues or reading her ranch-inspired children's books at elementary schools. She married her collegiate meats judging teammate, Tyler, in 2010, and together, they have three children, Scarlett, Thorne and Croix.

## **Keynote Speaker: Michele Payn**

### **Author and Founder of Cause Matter Corp, Thursday 5:30 – 7:15 p.m.**

Michele Payn, CSP, connects the people and science of food and farming as principal of Cause Matters Corp. She is known for being a community catalyst, a passionate advocate for global agriculture - and antagonizing people into action. Michele has worked with farmers in more than 25 countries, raised over \$5 million in sponsorships for the National FFA Foundation and founded AgChat and FoodChat on Twitter. She is the author of three books: Food Bullying, a #1 best seller; Food Truths from Farm to Table, an IPPY bronze medal winner; No More Food Fights!; and hosts the Food Bullying Podcast. Michele's degrees are in Agricultural Communications and Animal Science from Michigan State University. She has earned the Certified Speaking

Professional designation, awarded to less than 10% of professional speakers globally. She resides with her 'city slicker' husband and cow-loving daughter on a small farm in central Indiana. She enjoys Registered Holsteins, the MSU Spartans, and making memories with friends around the table. Michele connects conversations around the food plate at [www.causematters.com](http://www.causematters.com) and socially through @mpaynspeaker.

### **35<sup>th</sup> Anniversary Celebration**

**Thursday 7:15 – 8:30 p.m.**

Dust off your boots; we are celebrating 35 years of Nebraska Women in Agriculture! Please join us after dinner for refreshments and entertainment!

### **Friday Breakfast Speaker: Anita Keys**

**President, NE IFYE Alumni Association, Friday 8:15 a.m. – 8:50 a.m.**

Anita Keys is passionate about becoming more globally aware, specifically through the international cultural exchange program, IFYE. In 1983, Anita had the opportunity to represent Nebraska as an IFYE to West Germany for 6 months, staying with several rural host families. At that time the program was the International 4-H Youth Exchange.

Growing up on a Wayne County farm, Anita was active in 4-H. Upon completing her Home Economics degree at UNL, she partook in her life-changing IFYE experience. Then she joined the University Extension program as an Educator in Thayer County. Anita married Cherry County rancher Kerry Keys and moved to the ranch near Elsmere, where they've raised daughters Stacey and Amanda on their cow-calf operation.

The Keys have hosted several IFYE exchange students, and Anita is active in the Nebraska IFYE Alumni Association, currently as the President. Anita helps Kerry on the ranch, judges local and state 4-H events, subs in 4 "area" schools, makes lots of jams and jellies and denim hotpads, is a LEAD alumna, and enjoys promoting Nebraska agriculture through the Ag in the Classroom Program.

### **Capstone Speaker: Jo Bek**

**12:00 – 1:30 p.m.**

Biography coming soon!

## **Workshop Session 1 Thursday 11:00 a.m. – 12:15p.m.**

### **Curiosity Killed the "CAT" - Crop Insurance**

**By Carmen Egging-Draper, Farm Credit Services of America, Insurance Officer**

Ever wonder how moving up from free insurance "CAT Coverage" to buy-up policies can assist you in marketing your crop. Learn how Revenue Insurance works, being able to read the paperwork, and using supplemental products, such as hail insurance to assist you in your marketing plan. Get your questions answered here. There will also be many other tips that can make crop insurance easier to understand.

### **Grazing & Hayland Rental Rates and Leases in 2020**

**By Jim Jansen, Nebraska Extension Educator**

Property taxes and flooding, how to determine an equitable cash rental rate on grazing or hayland? Many landlords and tenants face challenging financial circumstance with current weather-related events and current cattle prices. Given these circumstances, how do landlords and tenants set a cash rental rate in 2020 that works for both parties?

Addressing these challenges remain invaluable in setting an equitable rental rate for grazing or hayland. Accounting for factors such as fencing, weed control, cattle prices, and weather disasters must be taken into consideration when negotiating rental rates. This presentation covers current rental trends in Nebraska grazing and hayland along with prudent lease considerations.

### **Control vs. Transfer – dealing with the emotion and details of transferring the farm/ranch business**

**By Allan Vyhnalek, Nebraska Extension Educator**

Clearly for most, the discussion about the transfer of the farm/ranch business to the next generation can be very emotional. At the end of the day however, there is a business to maintain and possibly build. This session will look at the balancing act of emotions vs. good business decisions that need to be considered.

### **Sleepless in Nebraska**

**By Susan Harris-Broomfield, Nebraska Extension / AgrAbility**

Are you wired and tired? Having trouble sleeping? Not only does lack of sleep affect your mental and physical health, it messes with your ability to think clearly and make good decisions to stay safe while you work. As a result, bad decisions or injuries on the farm or ranch can happen more frequently. Learn surprising facts about sleep and 30 ways to improve sleep quality for a safer, happier, more active you.

### **Save for College with NEST 529 Plans**

**By Rachel Biar, Assistant State Treasurer, Nebraska's State Treasurer Office**

The NEST 529 College Savings Plan provides four plans to help make saving for college simple and affordable: NEST Direct College Savings Plan, NEST Advisor College Savings Plan, TD Ameritrade 529 College Savings Plan, and State Farm 529 Savings Plan. NEST 529 is an affordable, tax-advantaged way to save for higher education through a simple investment structure of high-quality underlying investments. Assets can be used at any eligible 2 or 4-year college, vocational/technical school, community college or graduate school in the United States and abroad. The Plan provides features and tax benefits to satisfy a wide range of investment goals and strategies.

The Nebraska State Treasurer serves as Program Trustee. First National Bank of Omaha serves as Program Manager, and all investments are approved by the Nebraska Investment Council. Families nationwide are saving for college using Nebraska's 529 College Savings Plans, which have more than 267,000 accounts, including over 87,000 in Nebraska. Visit [NEST529.com](http://NEST529.com) and [treasurer.nebraska.gov](http://treasurer.nebraska.gov) for more information.

**Farming is a Profession of Hope - How to put some hope back in your operation after experiencing financial losses.**

**By Dallas Zimbelman, Branch Manager, Archer Credit Union**

Farming is hard. It is even harder when you've come to the end of the year, only to find out you've lost money. These losses are often due to things that are out of your control, such as weather, cost of inputs, and commodity prices.

What if there was a way to put some hope back into your operation? Join in this session to learn about refinances, carry over notes, and cost and cash flow analysis. There will also be opportunities to ask the questions that keep you up at night. By educating yourself and learning about the things you can control, you'll be more empowered to deal with the things that are beyond your control.

**Staying on Top of Your Bottom Line**

**By J'Nan Ensz, CPA/Managing Member, Accounting & Business Consulting LLC**

Keeping good accounting records is vital not only for accurate tax preparation but also for making wise financial decisions throughout the year. Learn best practices to keep your records up-to-date to be able to answer questions like these. Can you afford to hire that employee? Will your cash flow support a loan on that new piece of equipment? Do you qualify for a home office deduction? Is it always desirable to pay \$0 tax? Get lots of useful tips and information to have the kind of financial records that will help you stay on top of your bottom line!

## **Workshop Session 2 Thursday 1:30 p.m. – 2:45 p.m.**

**Succession planning and the role women play in it (PART 1)**

**By Dee Dee Chadwick, Senior Director, Advanced Consulting Group**

***This is a two part workshop. Please plan to attend Part 1 and Part 2 of this session.***

Although there is an abundance of family operated farms in the U.S. today, statistics indicate that there will be an aggressive reduction over time if proper planning is not implemented. There is an immediate need to be proactive in bringing awareness and education to farmers as a way to reverse these bleak statistics and foster continuity. In the middle of the continuity challenge is a Wife, Daughter, Granddaughter, Sister who can be a tremendous influencer in facilitating this conversation. In this session, we will discuss the many challenges to a successful transition strategy and the role that women can play in it.

**Top Ten Need to Knows for 2020 Grain Marketing**

**By Naomi Blohm, Senior Market Advisor, Stewart-Peterson**

After the grain market volatility of 2019, having an informative outlook for 2020 will keep your farm ahead of the grain marketing curve. Join Naomi as she walks you through the top ten "need to know" fundamentals for 2020 grain marketing. You will gain an in depth analysis of U.S. and global grain production and demand, and learn about other important factors that will impact grain price in 2020.

**How Sheep & Goats Add Income to Your Operation**

**By Randy Saner, Nebraska Extension Educator**

Are you wanting to add income to your cattle or cropping enterprise. Sheep or goats may be the answer. Research has shown you can add one ewe or doe per cow to your operation without having to change your cattle numbers. This increases the efficiency of your operation while selling more pounds of meat off of the same farm or ranch. Producers are doing this in Nebraska and it is working for them. Plan to attend and learn how they are doing it.

## **Stressed? Know Someone Who Is? Identify, React, and Help Yourself or Others**

**By Susan Harris-Broomfield, Nebraska Extension / AgrAbility**

Let's face it. It has been a tough year and many of us are experiencing stress and/or living with someone who is suffering through a stressful situation. In this session, you will learn to identify signs of stress in yourself and others, learn helpful techniques for coping with and responding to stress, and discover resources available to help. Sometimes the best therapy is knowing you are not the only one dealing with stressors. Without revealing personal issues, we will start this conversation, get rid of our Nebraska-tough tendency to ignore it, and kick stress down a notch for a better quality of life!

## **Collaboration in conservation: Women landowners and their tenants**

**By Andrea Basche, Assistant Professor in Cropping Systems, Department of Agronomy and Horticulture, University of Nebraska**

This workshop will feature three women landowners who are partnering with their tenants in a collaborative conservation planning project organized by the University of Nebraska-Lincoln and Michigan Tech University. The landowners of these working farms are interested in or actively pursuing increased diversification, conservation, and sustainability, including cover crops, riparian buffers and pollinator habitat. Through partnership with a senior undergraduate course at the University of Nebraska-Lincoln, students and instructors visited each of the farms in August 2019 to interview landowners and tenants about their goals and challenges, and to inventory available resources. Over the course of the fall semester, small groups developed farm improvement plans incorporating the conservation and production goals of both landowners and tenants.

In this session, the landowners will share information about their farms and tenant relationships. They will describe how this process has supported their land and long-term goals, including potential shifts in their lease agreements and cost-share programs as well as to their tenant relationships. This workshop can benefit landowners, producers, and other agriculture professionals who are interested in learning from working farm case studies actively partnering landowners and their tenants to increase conservation and improve sustainability.

## **Policy Decisions Impact Livestock Markets: Antibiotic Use, Fake Meats, and Animal Disease**

**By Elliot Dennis, Assistant Professor of Livestock Marketing and Risk Management, University of Nebraska**

Decision made by policy makers matter. These decisions can have both economic and business management implications. So what are the current policies poised to fundamentally impact livestock markets? Antibiotic use, fake meat, and animal disease. We will discuss how policies in these three areas impacts current cattle production decisions and how these decisions will affect the markets moving forward. Lastly, we will touch on the opportunities that are available for the cattle industry.

## **Nebraska Property Tax Update**

**By David Aiken, Ag Law Specialist, University of Nebraska**

Overview of Nebraska property taxes as source of government revenue, high property taxes on agricultural land, state government efforts to lower property taxes, and the 35% solution proposed constitutional amendment ballot initiative.

## **Workshop Session 3 Thursday 3:15 p.m. – 4:30 p.m.**

### **Succession Planning and the Role Women Play in it (Part 2)**

**By Dee Dee Chadwick, Senior Director, Advanced Consulting Group**

### **Cropland Rental Rates and Leases in 2020**

**By Jim Jansen, Nebraska Extension Educator**

Corn, cattle, and cornhuskers, how are the major economic drivers for Nebraska influencing cropland rental rates across the state? What about crop input expenses and high property taxes? Changing economic dynamics across Nebraska have influenced regional rental rates and expectations in lease arrangements.

Leading into 2020, crop producers face high input expenses and low commodity prices. The upcoming production season appears to be financially challenging for many agricultural producers across the state. Making informed financial decisions remain more critical than ever when purchasing or renting crop land. This presentation covers current trends in Nebraska crop land rent and provisions for crop shares to give participants an edge when negotiating lease terms.

### **Keeping the Farm in the Family**

**By Melanie Knoepfle, Financial Consultant, Thrivent Financial**

This event designed for farm owners who want to smoothly transition their family business to family members. It provides a basic overview of how to help secure your financial future, avoid transition obstacles and develop an equitable transition strategy. If you have no family members who wish to take over the farm, some concepts will be presented to help you think about tax implications of transitioning out of farming.

### **From Moldy Corn to Mental Stress - Safe Flood Recovery and Preparing a Plan for Disaster**

**By Ellen Duysen, Center Coordinator and Outreach Specialist, Central States Center for Agricultural Safety and Health**

The March 2019 Midwest flooding affected agricultural communities across Nebraska, South Dakota, Iowa, Minnesota and Missouri. Beyond the devastation to property there are enumerable health and safety hazards still facing the flooded farms and ranches. Participants will discuss hazards, from mold to stress, still facing flooded regions, methods that can be used to safely recover homes, shops and land, and training on how to choose and fit the appropriate personal protective equipment (PPE). Samples of PPE will be available to try on and take home. In order to be prepared for the next unexpected event, information will be provided on how to create a farm and ranch emergency/disaster plan along with all the templates to get started planning. Please join us for this important workshop.

### **Cow Records and Cost of Production - Keep it Simple!**

**By Aaron Berger, Nebraska Extension Educator**

Honey, have you seen my calving book? I think I left it in the pocket of my coveralls.....Are those my coveralls hanging out on the line? - Cow-records and record keeping can be a challenge for cow-calf producers. While technology is available today to make the process "easier" to keep records, the question really is, "What cow records are really needed to provide information to make decisions that have economic value?"

Cow records are an important part of calculating cost of production. Knowing where to invest time in cow record keeping and simple ways to track needed numbers can provide information needed to help make management decisions. This session will discuss key records and simple ways to keep this information.

### **Cost of Production - Building Budgets and Why?**

**By Glennis McClure, Nebraska Extension Educator**

Are you familiar with UNL's enterprise budget programs, available free online? Maybe you've seen them but not sure how to utilize them to create budgets that fit your operation. During this session we'll demonstrate how to use the current UNL crop and cow-calf budgets.

A bonus feature in this session will include a peek at the new Ag Budget Calculator program (ABC) that is being developed in the Agriculture Economics Department at UNL. You could be a program beta tester as we work to launch ABC in 2020!

### **Family Negotiations: Getting from Win/Lose to Win/Win!**

**By Allan Vyhnaek, Nebraska Extension Educator**

This session will look at traditional win/lose negotiations often taught and used in Ag circles. It will examine the emotions going into negotiations and how to neutralize those blocks to a final result.

Negotiation is about good communications, preparation, knowing your best alternative to no agreement, and finding the greater value to all involved. This session will review and touch on all of this to prepare participants to handle family negotiations more effectively.

## **Workshop Session 4 Friday 9:00 a.m. – 10:15 a.m.**

### **Succession planning and the role women play in it (Part 1)**

**By Dee Dee Chadwick, Senior Director, Advanced Consulting Group**

***This is a two part workshop. Please plan to attend Part 1 and Part 2 of this session***

Although there is an abundance of family operated farms in the U.S. today, statistics indicate that there will be an aggressive reduction over time if proper planning is not implemented. There is an immediate need to be proactive in bringing awareness and education to farmers as a way to reverse these bleak statistics and foster continuity. In the middle of the continuity challenge is a Wife, Daughter, Granddaughter, Sister who can be a tremendous influencer in facilitating this conversation.

In this session, we will discuss the many challenges to a successful transition strategy and the role that women can play in it.

### **“To Weed, or Not to Weed? That is the Question!”**

**By Jenny Rees, Megan Taylor, Sarah Sivits, Nebraska Extension Educators**

What are all these weeds on my land and why are there so many of them? If you have ever pondered this question, this workshop is for you. Attend this workshop to learn tips and tricks to identify common weeds found in lawns, landscapes, fields, and pastures. This workshop will also cover some of the most common resistant and invasive weeds in Nebraska and why we need to manage them.

### **Championing Agriculture**

**By Michele Payn, Author & Certified Speaking Professional**

Feel like people are clueless about where their food comes from? Frustrated by the way agriculture is portrayed in the media? Wondering what you can do with and how you can best have the farm and food conversation? Michele will help you leverage the trust invested in farmers by building human connections. You'll walk out with 6 easy-to-remember steps and practical tools to put to work at home.

### **Employment in Agriculture-Laws to best practices for every ag employer**

**By Katie Samples-Dean, Attorney, Samples Dean Law, LLC**

Managing employees in any industry is difficult, but in agriculture there is even more complication. There are many laws, applying sometimes and not others, to agriculture employees in the state of Nebraska.

In this session we will discuss the various state and federal employment laws, as well as, other potential employment law issues such as H-2A visas and best practices.

### **How to Feed a Hungry Mama (Cow)**

**By Karla Wilke, Nebraska Extension Specialist**

Do you ever get frustrated by the number of cows that come up open? Are 2 year old cows trying to rebreed with their second calf the bane of your existence? Do you ever look at your feed bill and think, "This can't be right?" Do you ever second guess whether you are feeding the right feed at the right time? Do you feel confident assessing and managing body condition score on cows? Did you know 60% of the expenses of maintaining a cow is spent on feed and yet at times, the cow's needs are not met well enough for her to stay in the herd?

This presentation will cover the changing nutrient requirements of the production beef cow as she moves from gestation to lactation, as well as the different requirements of the heifer vs. the mature cow. Additionally, this presentation will cover how to assess body condition score and manage condition to complement supplementation strategies. Knowing which feeds to buy, which feeds provide what nutrients, and when to feed them can be overwhelming at best. This presentation will also cover when certain feeds should be fed and why. Participants will learn to assess body condition, how to determine when nutrient deficiencies occur, how to supplement to correct them, and what feeds will likely meet those requirements.

### **Recognizing Healthy Soil**

**By Aaron Hird, State Soil Health Specialist, USDA-NRCS**

Understanding the principles of soil health can allow you to Recognize Healthy Soil and provide ways for you to "Unlock" your farm's potential. Soil health is a more than just a buzz word and digging in at this presentation can help you identify key resources available to you and your farm. Healthy, fully functioning soil provides an environment that sustains and nourishes plants, soil microbes and beneficial insects. Managing for soil health is one of the easiest and most effective ways to increase productivity and profitability while improving the environment. A major factor influencing agronomic production worldwide and for sure in Nebraska is the developing inability of soil to resiliently withstand disturbances and continue to function. Soil Health Management leads to increased soil resilience which could allow your farm to stay consistently productive now and into the future. Let's check out what Soil Health is related to how soil functions with live demonstrations and identify the relationship between us and our soil's health.

### **2018 Farm Bill: Decisions and Decisions**

**By Robert Tigner, Nebraska Extension Educator**

Government Policy is ubiquitous to the risk environment that farmers face. The 2018 Farm Bill and ad hoc farm programs have impacted and will impact the income of Nebraska farmers for the 2019-2024 farm growing seasons. This presentation will inform attendees of the best current analysis of commodity program features and benefits. The analysis will also give guidance about which program choices may benefit Nebraska farmers most.

## **Workshop Session 5 Friday 10:45 a.m. – 12:00 p.m.**

### **Succession planning and the role women play in it (PART 2)**

**By Dee Dee Chadwick, Senior Director, Advanced Consulting Group**

### **Be an IFYE/ Host an IFYE: Cultural Exchange Program**

**By Anita Keys and IFYE Panel, President, NE IFYE Alumni Association**

The world of agriculture is becoming more and more global. What better way to experience the world than by participating in IFYE, a premier cultural exchange that promotes “Peace Through Understanding”. This international, rural based exchange sends young adults as outbounds to live with host families in another country for 2, 3 or 6 months. Foreign inbound IFYEs are hosted for a 3-4 week experience in homes right here in Nebraska, maybe your home?? Check out the website at [IFYEUSA.org](http://IFYEUSA.org).

Join us in this workshop to learn first hand from both IFYE representatives who’ve traveled internationally and from Nebraska host families who’ve shared the good life with IFYEs from around the world. Come have fun as we expose you to the educational, life changing IFYE experience through the sights, sounds, tastes and life as an IFYE or host family. Let’s make this global world a little smaller.

### **“CSI: Crop Scout Investigation”**

**By Jenny Rees, Megan Taylor, Sarah Sivits, Nebraska Extension Educators**

You be the investigator in this mystery! Join us at our CSI: Crop Scout Investigation workshop to learn more about practical scouting tips to use in the field. At this workshop we will cover the basics of crop scouting, pest identification, learn the differences between harmful and beneficial pests, and how to properly use IPM strategies to manage pests in the field.

### **Social Media & Ag: Telling your Story**

**By Natalie Kovarik, Co-Founder, Ranch Wives Beef Company**

With digital media leading the way for current advertising, many businesses are turning to social media platforms to help build their brand, sell their products and share their story. Lets discuss why everyone in Agriculture should all have a presence online and what you can do to start using social media platforms to your advantage.

### **When in a pinch; change your bra, your shoes and your cattle marketing strategy!**

**By Adele Harty, Extension Specialist, SDSU Extension**

When our bras or shoes are pinching us, we have no problem changing them or trying something new. Why don't we do this with our cattle marketing strategies? To say the least 2019 was a challenging year. Did you feel the pinch and change something or did you continue doing the same thing and hope and pray it all turned out for the best?

This session will provide tools to create marketing strategies that can help you optimize profitability. You will learn about tools for monitoring markets, valuing your calves, marketing alternatives, risk management and marketing plans. To remain competitive, we can no longer simply do the same thing our parents and grandparents did. We must be willing to change and find the marketing strategy that will work best for us and it may take some "trying on" to figure out what that "best fit" is.

### **Can We All Be Winners? Learning how to protect your price.**

**By Jay Parsons, Associate Professor, University of Nebraska**

Livestock producers have many of the same risk management needs as crop producers. Price and market uncertainties pose a significant risk to cattle producers with a substantial amount of money invested in breeding livestock, land, and other infrastructure. In this session, we'll explore price protection choices including the Chicago Mercantile Exchange (CME) futures & options contracts and Livestock Risk

Protection (LRP) insurance contracts. Several recent enhancements and improvements to the Livestock Risk Protection (LRP) insurance program will be discussed and the impact explored. This session will be interactive with a focus on what you are trying to accomplish with your price risk management plan. We can all be winners if we focus on our objectives!

### **The Most Valuable Resource**

**By Tammie Ostdiek, Nebraska Extension Educator**

We have busy lives and are often pulled in many directions. We take care of others, sometimes at the expense of caring for ourselves. How can we fit it all in with only 24 hours in a day? This presentation will help you learn to “be a smarty with your time” and exercise the habits needed to protect your most valuable resource – yourself. This interactive presentation will focus on eight numbers you need to know for personal well-being and action steps to achieving a healthy body.