

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Planning Is Taking Advantage Of Risks

By Claude Jollet

Planning is the management of risk ... while there are no risks involved (yet), and while it is still safe

to take action ... proactive action, that is! Planning is being able to recognize friends from foe ... before going into "business battle". Planning is the dressed rehearsal before the premiere. Here is a "behind the scene" look at what the planning process is all about.

An Eventful Journey

Many (too many) aspiring entrepreneurs see the business plan as a set of documents describing their intentions and aspirations. Planning before going into business is much more than that!

Business life is made up of events that occur sequentially, from cause to effect, as well as simultaneously, randomly, and spuriously. These events can occur within your sphere of influence, as well as on the periphery. They can, and will, also occur far removed from your knowledge ... apparently harmlessly!

Each event can be a source of risks and opportunities for you and your business. Consequently, planning is the process by which you aim to maximize the beneficial effects of the latter, while minimizing the adverse effects of the former.

A risky situation or event gives you the opportunity to put into action a counter measure that will benefit your business. You will have some of those measures planned, hopefully! One of the major advantages of a planned counter measure is that you can put it in effect ... while your competition is still destabilized!

A Picture Is Worth ...

Any successful entrepreneur will tell you that you have to picture yourself going through the motions, to know how to react when the time comes.

Planning Is Taking Advantage Of Risks

Rehearsing lets you discover which events - and situation within an event – you may not be ready for. Planning lets you do just that. When you find you would not know how to react in a given situation, you can visualize your actions - before, during, and after the given event or situation - and test them for effectiveness. While still "off stage", you can rehearse your moves until you find the proper ones to do.

Before The S... Hits The Fan

I mentioned that there are actions that have to be taken before the event. That is perhaps the most important part of planning. If you do your business research right, you will find that there are undesirable events you can indeed avoid, by simply avoiding the actions - or inactions - that will put you in trouble! You can easily identify these negative moves with proper planning. You can eliminate them from your winning scenario, before they have any chance of harming your business. That is what being proactive really means.

During The Storm

Nobody can foresee everything. Planning helps you eliminate as many unknowns as humanly possible. However, there will be times when things happen so fast, or in an unforeseen way, that you can be destabilized, even driven into a state of panic. You can avoid dangerous false reactions during a potentially disruptive event. You can avoid being overcome by doubt. You can practice reacting in front of the unknown. You can rehearse to react in a controlled fashion.

Remember though that the best defense is offense. Proper planning is a potent form of offense. Your competition will never know your state of preparedness ... until it's too late!

After The Wind Has Died Down

That's when you take advantage of the good moves, and you recover - hopefully unharmed - from the bad ones. You can learn how to do that too! In fact, your business cannot grow if you cannot master the art of taking swift advantage of a favorable situation ... and of swiftly recovering from harmful ones. With proper planning, and training, you can learn how to recognize both, and take appropriate actions.

Planning ... Takes Planning

As you might have guessed by now, planning itself ... takes planning and practice! Before going into business, get a professional trainer to help you go through the moves with a training (learning) plan that will suit your needs. Get a coach to help you work on your mindset and resolve. In other words, do not hesitate to seek the help of reputable people who have been there, and done it.

The professional trainer, and coach, will help you:

- * identify what you have to take into account,
- * see the business game, play by play,
- * avoid getting lost in rehearsing false moves,
- * go through the motions, in a professional manner, before you go into action,
- * plan how to recover from your mistakes.

In short, they will help you build your confidence, and competence, one small - planned - move at a time.

Claude Jollet is a former planning advisor to major industrial and commercial clients. He specialized in weather related operational planning issues. He holds a B.Sc.A. specializing in business process analysis and automation. He now devotes himself to the promotion of entrepreneurship on

<http://www.top-web-entrepreneurs-plan-it.com>

Risk Reduction For Crop Protection

By Pat Murphy

Insurance policies, in general, are directed against specific risks. Agriculture insurance is no exception. Whether you opt for farm bureau insurance, farm insurance, farm auto insurance, or horse insurance, there are risks you must be sure to protect your property against. It is likely that most farm insurance companies cover these risks but it could never hurt anybody to be sure and know how losses posed by these risks are determined and prevented.

In choosing farm bureau insurance, farm insurance, farm auto insurance, or horse insurance, keep in mind these risks and how to prevent them. Production risks are generally considered as risks stemming from weather conditions, pests, crop diseases, technology malfunction, genetics, and the kind of the seeds, pesticides, and fertilizers used. To prevent losses due to production risks, crop variation is recommended. This could mean planting different crops in one season or raising livestock and crops together. This is an expensive risk reducing method because this would require greater capital and investment. However, in the long run, greater savings can be had from opting for this risk prevention method. An economical method is to use technology to your advantage. Use genetically altered crop seeds for a bigger crop yield. In addition, this method controls the growth of weeds and improves the crops' resistance to pests and diseases. Pesticides and chemical fertilizers are to be used only as directed because they could strip your land off its nutrients. Crop insurance is also a good option though it is offered only at private insurance companies. Marketing risks are also to be thought of considering the increasingly competitive market. To develop an effective marketing plan, it is important to assess the demand and the supply of your crops. Research crop prices and price your crops competitively. This does not mean that you lower your price but to include production and transportation costs, and market price in placing value on your crops. An efficient marketing plan can ensure a consumer base for your crop, thereby reducing risks of crop rot and low income returns.

Traditionally, agriculture insurance is multi-peril, which means that it covers marketing and production risks. Multi-peril insurance basically involves compensation to the farmer for shortcomings like a lower yield than what the policy requires. In some cases, this spawned improper insurance use which led to unnecessary risk taking like planting crops in inappropriate locations. This increases the growers' risk of incurring losses. Farm bureau insurance, farm insurance, farm auto insurance, and crop insurance can save you from losses but no agency would offer you insurance if you are extremely high-risk. It is therefore important to undertake risk reduction methods such as those mentioned above to prevent losses in the future.

For more valuable information on farm bureau insurance, please visit

<http://www.farminsurances.com>



This Free E-Book has been brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!