

Good estate plan requires legal help

NEWARK, Del. — Farmers work hard and are known for their thriftiness. Most of the money they earn above that needed for living is invested in the farm business. With land values increasing each year, along with big investments in machinery, buildings and livestock, many farmers have an estate of half a million dollars or more.

This is the owner's property, and he has the right to say how he wants it to be distributed at death. But, points out University of Delaware Extension agricultural economist W.T. McAllister, if the owner doesn't exercise this right, the state of Delaware will distribute the property

among the heirs, according to law. In many cases this will result in a very unsatisfactory division of the wealth that has been accumulated.

Some people draw up a hasty, vague will and think they have taken care of the job of estate planning. This is better than nothing, assuming it is a valid will. But a will is only the final step in estate planning, says McAllister. First of all, it's necessary to determine how best to structure the estate so that the heirs will receive maximum benefit from the property one leaves them.

Here are some of the things that a good estate plan should do. It should provide sufficient income

for the surviving spouse and minimize state and federal estate gift taxes. A good plan will place the responsibility of estate settlement in the hands of someone capable of doing it and keep court costs to a minimum. One should avoid splitting the farm property among the family members and into small uneconomic units and provide enough cash for paying estate taxes and other costs without forcing a sale of the farm business.

Estate planning starts with a listing of all personal assets, as well as those owned jointly with others. Real property should be separated from personal property. Current market values should be placed on

the assets. Notes should be made about any special treatment for family members or friends so that these provisions can be included in the will.

Having done all this, it's time for a person to seek legal advice on preparation of a will that will best meet one's wishes. The lawyer will prepare the formal part of the will, but he may suggest a call upon a financial advisor, a tax consultant, an insurance agent, or a bank trust officer as well. These people have the expertise needed to help a person meet all the requirements of a good and legal will.

Planning an estate and backing up this plan with a

will is an easy thing to delay and neglect. Estate planning also costs some money, which is another reason for procrastination. But when put in terms of knowing that one has provided for the care of his spouse and family, avoided family conflicts and unnecessary forced sale of the farm property, and probably saved some tax dollars for his heirs, the need to tackle this undesirable job right now is unmistakably clear.

Trend confirmed

How ya gonna keep 'em down on the farm? The answer is, you can't. The February 1978 Reader's Digest noted that in 1975 one in every four Americans lived on a farm. Today only one in 25 does.

Tricky business

It takes the nerves of a high-wire artist and the patience of a brooding hen to be a top piano technician, says one of the men who is. Tuning, action-regulating and "voicing" of the instrument is tricky business. A piano consists of 12,000 separate wood, iron, steel, ivory, and felt parts. A wrong move on the technician's part can drastically alter the piano's quality of sound.

Sins Missed

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