

Separating fact from fiction in mail-order plants

NEWARK, Del. — Some people can grab a wrinkled sweet potato, plunk it into a jar of water, and almost overnight have a lush, enthusiastic vine that looks as if it belongs in a botanical garden.

Other people are

congenital black-thumers. Their plants develop root rot, fungus, mildew, mealy bugs, and general malaise. In time they invariably slip into a gradual decline like wasted Victorian heroines, pale and thin, dropping ever lower in their pots,

What's this

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short paragraph type diary be completed each year, outlining the assistance the wife has provided on the farm. This diary, he said should be enclosed with the will.

That takes care of joint tenancy by the entirety, where the property passes to the surviving spouse automatically.

What about tenancy in common? This type of property ownership provides for a partnership where the husband owns half the property and the wife owns half. The way the property is titled can give a couple some of the most beneficial estate planning for the future, Ford said and recommended farm couples consult with their attorney, banker, or accountant.

In our complex society today, it is not always easy to segregate property by titles of ownership. But, where there is absolute ownership of a farm, Ford recommends setting up a bypass trust which is similar to the life estate of days gone by.

"In a family with one or more children who are willing to go into the business, and where the father or mother own the farm absolutely, the following wording could be incorporated into their will.

"I leave this property for the utilization of my spouse as long as he or she shall live

and at the death of that person, it then goes to my children."

Assuming the husband predeceases the wife (current statistics show there are 11½ million widows and widowers in the U.S. and out of this total, 11 million are widows), the estate is taxed at his death but not at hers. "You have effectively by-passed her estate, and will have had only one exposure to federal and state taxes."

A trust can be set up not only to help save taxes, but to also protect family members who are young, old or poor financial managers. If the children are minors, their property could be managed by a trustee until they reach legal age.

Or, if it is felt they will not be mature enough to handle the financial aspects of their inheritance at age 18, the trust can set up management by the trustee until they reach a later age of the donor's choice.

Until the time they are to receive the trust funds entirely, the trustee could be instructed to pay the children some or all of the dividends.

This same type of trust could be established for parents, too.

How much can a trust actually save you on estate taxes? Next week we will continue our study of trusts, and look at their advantages and disadvantages.

Yet non-gardeners never lose hope. So when a come-on advertisement for a super-plant appears, they forget their past failures and let wishful thinking take over. We too can grow five kinds of luscious apples on one tree, strawberries the size of plums, and the greenest lawn this side of Palm Beach!

That fast-growing specimen that soars into a magnificent shade tree in JUST ONE YEAR would be perfect by the patio. Those three-foot green beans and four-foot squash would keep them in vegetables all summer. Well, not quite.

Dave Tatnall, extension horticulturist, gets many calls from disgruntled gardeners who've fallen for the "miraculous - amazing - stupendous - incredible" promises in misleading role ads for mail-order plants.

"The plants may be okay, but they're rarely anything special," he says. "Usually they don't live up to the


exaggerated claims made for them. And if they sound really freaky, like snow-white cucumbers or coal-black sweet corn, you should definitely be suspicious."

These ads that are so hard to resist frequently appear in well-known magazines and Sunday newspaper supplements. Often they are in glorious technicolor, and usually promise satisfaction or your money back. The copy may read like science fiction: "Plant now! Step back! Watch out!" warns one ad for "the fastest-growing shade tree ever discovered."

Indeed you had better watch out. The Consumer Protection Division of the U.S. Postal Service has taken legal action against several mail-order nurseries that are ripping off consumers with misleading advertising claims. And unhappy customers may find that those money-back guarantees don't guarantee anything but aggravation.

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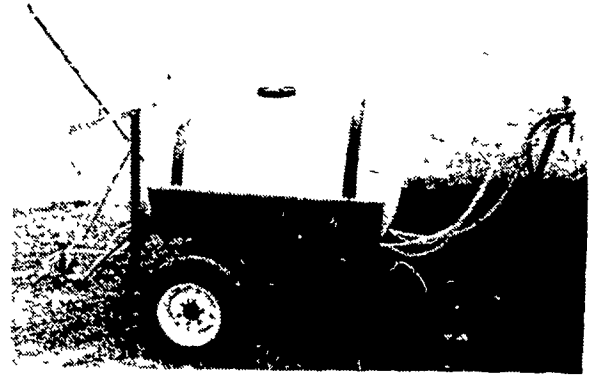


Dave adds that many excellent plants are advertised in newspapers, magazines and special catalogs. However, they are usually available in local nurseries, which may be more likely to stand behind their merchandise. Also, most nurseries can provide good advice and helpful gardening tips to those who want more information.

He says those who like to shop by mail should stick to the well-established mail-order nurseries of long-standing reputation.

When in doubt about what to grow and how, contact your county extension office. It can provide information and make recommendations on plants and gardening products to help you separate fact from fiction.

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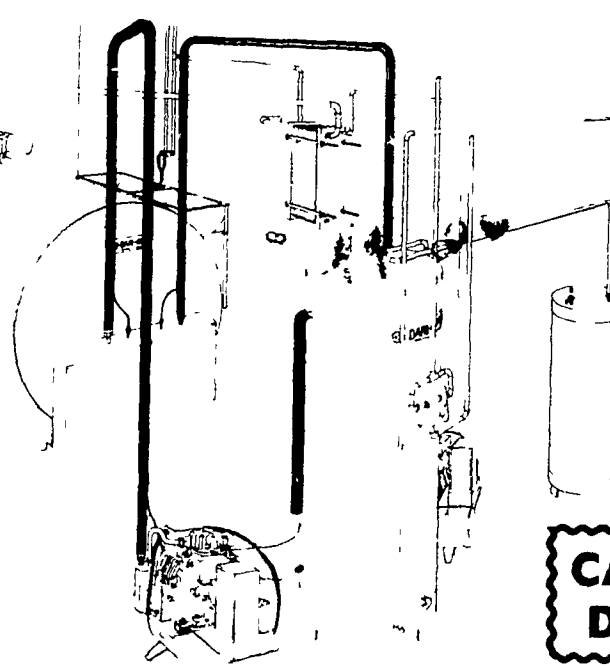
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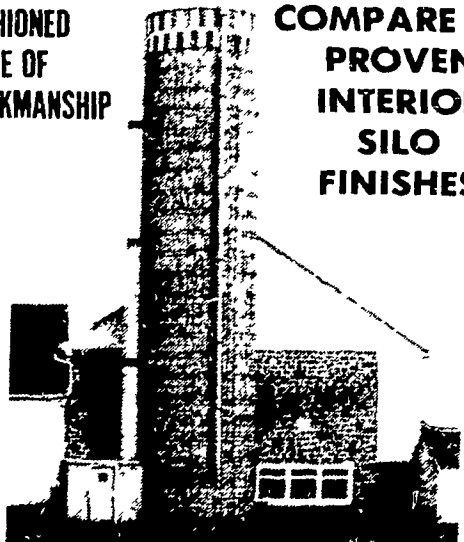
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