



Brockett's Ag Advice

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What Do You Know?

Sometime ago a friend of mine who occasionally monitors my column said "sometimes you get too technical - it makes it hard to understand what you are saying". I had to agree that I do tend to think that people understand more than they do. This is a tendency all of us have - including you. For example, if you are a dairyman, you know that milk is a good tasting, healthful food. You find it difficult to understand why the consumer doesn't see it the same way.

In this column, I would like to

explain or define some terms used in the area of estate planning. Have you often wondered what estate planning meant or transfer, annuity, by-pass trust, survivor rights, etc. meant. Well let's give it a try at putting some meaning behind the words.

Estate Planning

We'll start with the big word first. Let's relate it to you deciding where you will plant corn, how much you will plant, how much and what kind of fertilizer you will use, what variety you will use, and how you will pay for it.

1. Where will you plant it - where

do you want your property (everything you own) to go now and after you die. This may change from time to time just as the fields where you plant corn change.

2. How much will you plant - this depends on available land, available storage, labor supply, and your needs for livestock feed or to fulfill contracts. The same is true for estate planning. You need to plan how things should be done in relation to what you own, how you own it, and who are your heirs.

3. How much and what kind of fertilizer or pesticide should be used? You may use a soil test, a crop record to determine weed pests from the past, the seat of your pants, or the recommendations of a salesman. Estate planning has its tools - a trust may be used if your children are young, if you have to support someone after you are gone, or if your "soil test" calls for it. You may use a will if someone has sold the idea to you. You may buy insurance strictly on a salesman's recommendation.

4. What variety - as with the above question, you may select this on past performance (records), specialists suggestions, or a salesman's recommendations. What goes into a trust or will can be selected the same way. You can see what has worked for others, see what may work according to specialists (as with corn you may want to talk to several and get several ideas) or just ask a lawyer to make one up.

5. How will you pay for it - what does it cost? Not planning for this when planning your corn crop program is as bad as not planning your estate. Planning your estate program includes finding out what

it costs to settle an estate, pay the taxes on an estate, write a proper will, and transfer (defined in the next column) property.

Estate planning is nothing more than sitting down and deciding what property (land, buildings, cattle, machinery, bank accounts, etc) you own. Then figure out how it is owned (individually, husband and wife, partnership, etc). Next decide what it is worth. Finally decide what you want to do with it (leave it all to the wife or husband, leave it in equal shares to all children, sell it while still living, give part or all of it away while living, or what).



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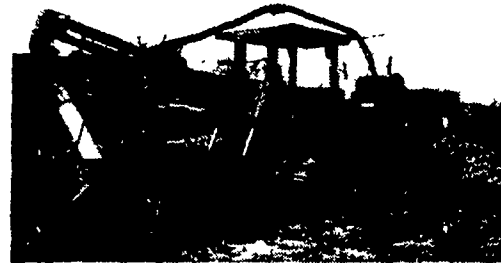
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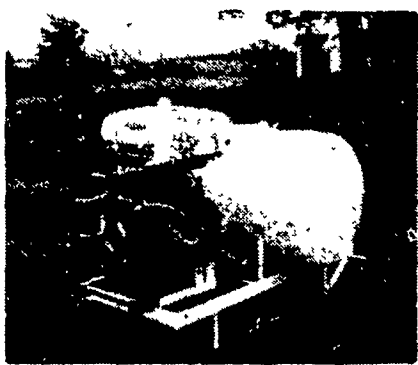
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