

Jane Balmer addresses PFA women at Ladies Day Out

BY SUZANNE KEENE

MOUNT JOY — Farm women should prepare for the possibility of losing their husbands and having to manage the farm alone, Jane Balmer, a widowed Mount Joy farm wife, told over 200 Pennsylvania Farmers Association women Tuesday.

Representing nine southeastern Pennsylvania counties, the women congregated at Donegal Mills Plantation in Mount Joy for their Regional Ladies Day Out program that included Jane's talk titled "He's Gone - Now What?", lunch and a tour of the historic plantation.

"In the eyes of the government, we women are nothing," Jane told the women. Drawing on her experience since her husband's death five years ago, Jane warned them that the government will take everything from a widow if she lets them.

Her husband, Arlin Balmer, died unexpectedly of a heart attack in 1978, leaving her with a 350-acre poultry and dairy farm to manage — alone.

Following the funeral Jane said she told her two children: "This is the way it's going to be now. We've got to make some decisions."

She said she saw two options facing them - keeping the farm or selling the livestock and equipment and renting the land. Reluctant to part with their father's things, the children encouraged her to keep the farm.

The children's desire to keep the farm coupled with her own love of farming, were the main factors in her final decision to keep it, she said.

When meeting with her lawyer shortly after the funeral, Jane said he asked her who owned everything, to which she responded, "We did." But because her name wasn't on the bill of sale for the farm, or the tractor, or the livestock or the many other items that are needed to run a farm, Jane said, in the eyes of the law, they were not hers.

Unwilling to give up the things that she and her husband had worked together to get, she said, "I just stood up and fought."

She won that battle and today manages the farm, and does much of the field work and milking. Her 17-year-old son and her son-in-law help her with the farm chores, and she has hired a number of part-time workers. A year ago, she installed a full-spectrum lighting

system in the chicken house and has found that it is saving her money in feed bills.

From her fight to keep the farm, Jane said she has learned the importance of estate planning, the hard way. She suggests that a couple select a family lawyer who knows and understands farming. PFA lawyers are good choices, she said.

Making out a will is also important, she stressed. In her case, she explained, the will was the main reason she was able to keep the farm.

Women, she continued, should have their names on at least one major source of income, for example the milk check. "That

makes her part of the business," in the government's eyes, she explained.

They should also be cautious when buying insurance. "Farm wives should insure their husbands, not their husbands themselves," she said. Jane explained that if a man has himself insured, following his death the insurance money goes into the estate and is taxed before the wife receives it. On the other hand, if the wife insures her husband, she receives the money directly.

Once she had the farm firmly in her grip, Jane had to deal with making all the management decisions herself. Before her husband's death they made all the

decisions together and she helped him with the farm chores on a daily basis.

Now she has to make those decisions alone, and she says that without the experience of working closely with him, "I couldn't have done it."

Jane recommends that women confronted with such decisions set a goal for themselves and then evaluate it at a later date. Her goal is to keep the farm for six years until her son graduates from high school. When he graduates next year she will let him decide if he wants the farm. If he decides he does not want it, she said she will

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In the morning, the women toured the historic Donegal Mills Plantation.

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