

**Brockett's Ag Advice**  
 By John E. Brockett  
 Farm Management Agent  
 Lewistown Extension Office

What is a will and why do we need wills? A will disposes of property owned by a person at his or her death. The will can also make provisions for the use and administration of this property. The answer to the second part of that question is a bit more complex. It is a "well yes but then again no" answer. In Pennsylvania, the state has already written a will for you. If you are aware of its provisions and willing to let things go, then perhaps you don't need a will. On the other hand if you are not willing to leave things to chance or you don't want to leave things that way then you will probably need a will.

What about a husband and wife who own everything jointly? One question on that point is are you sure? I have had several occasions to work with families where presumably everything was jointly owned, only to find that a truck, a

car, a piece of land, etc. was for one reason or another individually owned. Usually it is no major problem, but once it was (look at the Pennsylvania "will" for you and visualize the possible problem). Then of course we have the question "what happens when the second spouse dies?"

As a farm business advisor my first suggestion on the subject of wills for farmers is to consult a competent attorney. Many lawyers who are good in real estate or court cases or corporate law are not good in estate planning and visa versa. Sometimes you can find out who the better ones are by asking your banks trust officer or a professional life insurance agent who deals with estate planning.

My second suggestion is to ask the attorney how he or she charges and what the cost range would be for the will, the planning advice, and settlement of your estate. An

hourly charge makes you aware of the savings you could make by gathering and presenting information in an orderly fashion. A flat fee or a percentage fee can be considered in your determination of whether to hire the attorney or not. At any rate the cost range given to you gives you something to plan and budget for. Don't necessarily go to the least expensive person.

**Other suggestions:**

1. Get your will updated if it is more than 5 years old.
2. Do not automatically divide farm property equally among children unless you want the business to be sold after you die.
3. Ask your attorney how you could make use of a bypass or non-marital trust without putting your farm real estate into individual ownership.
4. Don't go overboard on gifts unless you can afford it.
5. Don't require your executor to use farm use valuation but call it to his or her attention.
6. Before you visit an attorney, have some idea of what you own, how you own it, what you want to happen to the property, what goals your family has for the business, how much life insurance you have, who you want to be your children's guardian (you can have one for the person and one for finances if you

wish), and who you want to be the executor.

If you are interested in more information on wills before going

to your attorney call or write to me and ask for (Will - some Q & A for a lay person).

## Farm safety texts available

ITHACA, N.Y. — As the harvest season gets underway, forage-filled silo fires become a possibility in dairy and livestock farming areas. Such fires pose special problems for rural fire departments.

Silo fires have earned a reputation as difficult to extinguish, but techniques published in a Cornell Cooperative Extension publication can help to improve the efficiency of fire fighters and reduce the dangers.

Fire fighter safety is the highest consideration, and full turnout gear and life lines are always in order for silo fires which vary in the degree and nature of dangers. Fire officers should be alert to the risk of fire-spread, potentially hazardous gases in the silo, and the intensity of the fire.

Fire fighting techniques for both conventional and sealed-atmosphere silos are explained in "Extinguishing Silo Fires" (NRAE-18), an illustrated booklet which is a valuable reference and training outline for rural fire companies.

"Extinguishing Silo Fires" is available at \$1.00 per copy, which includes handling and postage, from Cornell Distribution Center, 7 Research Park, Ithaca, N.Y. 14850.

Also of value to fire and rescue squads serving rural areas is Cornell Cooperative Extension's handbook, "Farm Accident Rescue" (NRAE-10, \$2.50). This fully-illustrated, 36-page training reference describes general and specific rescue procedures for farm machinery, structure, and farm chemical accidents.

"Farm Accident Rescue" is already widely used by fire, rescue, and EMT personnel throughout the Northeast. The special considerations and threats posed by heavy farm machinery accidents under field conditions make this publication especially worthwhile for fire companies serving rural areas.

"Extinguishing Silo Fires" and "Farm Accident Rescue" can be ordered from the Cornell Distribution Center. (Make your check or money order payable to Cornell University.)

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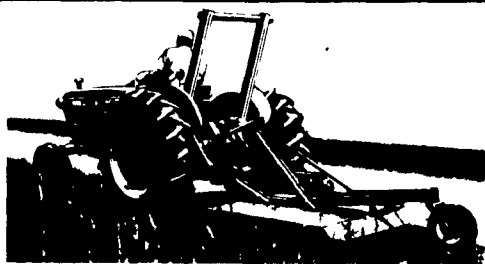
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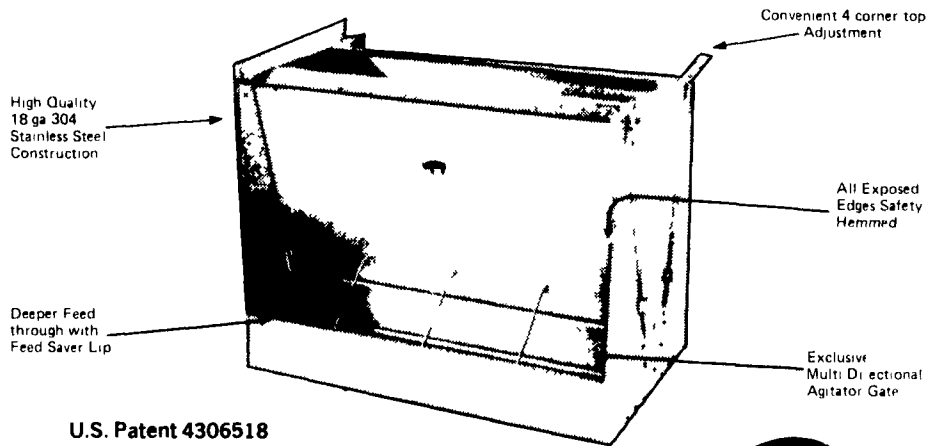
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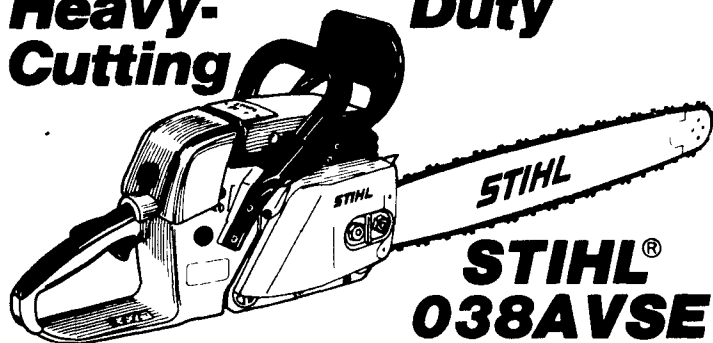
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