

# To Transfer Farm Estate

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By communicating these issues early, the program directed said, the family can learn what each member is about.

"The most important thing is to sit down and talk with family members," she said. But the father and mother who sell the farm shouldn't have high income expectations if they want the next generation, their children, to be successful. "It's very difficult to get the market value for the farm and

expect the farm children to be successful," Bowlan said.

Many businesses and more partnerships "fail over the human relationships than over the business," she said. So it's important to involve ALL of the family members in the decision.

Most farmers, she noted, between the age of 35-55 want to start owning assets. If they don't have the assets between those ages, they "will leave the farm," she said. Get those agreements in writing. Involve the spouses and partners, assume nothing, make clear the expectations, use the best legal and accounting advisers available, measure progress, review what you have written often, reexamine ongoing assumptions, and involve spouses early and completely.

Poor communication, said Bowlan, is "90 percent of business problems."

And communication is more than talking. It involves listening. Even at conferences, those attending often hear only about 25 percent of what is said, noted Bowlan.

Farm owners should get past the "unquestioned tradition" that the son automatically inherits the farm. Passing on the farm to daughters is increasingly common.

ingly common.

The average age of the farm owner, at time of transfer to the next generation, is 57 years. But the older generation waits sometimes too long to "let go," Bowlan said. The key is to offer the transfer as a way of preserving a way of life — not looking for maximum financial gain.

And new farm owners should take time to have meetings with the partners to talk about strategies. At those meetings, Bowlan said, don't discuss religion or politics. But also spend a few days a month on outside inter-

ests to gain perspective on the business.

Bit by bit, the older generation can involve younger members in the farm operation. Allow, early on, the purchase of farm animals and machinery. Allow the younger generation to make major business purchases in line with an established farm plan.

Some experts agreed that perhaps the age of 40 would be a good time to begin incremental steps to slowly allocate the farm estate, bit by bit, to avoid huge inheritance taxes.

According to Samuel A.

Goodley, shareholder in the firm of Byler, Goodman, and Goodley, planning is critical "so the heirs will not get hurt with estate and death taxes," he said. Estate and gift taxes can be avoided if the planning is done early and the transfer occurs over a gradual period.

Goodley believes in the expression, "do your giving while you're living," he said. By transmitting values incrementally over a period of time serves as a sort of tax shelter from state and federal inheritance taxes.

(Turn to Page A39)

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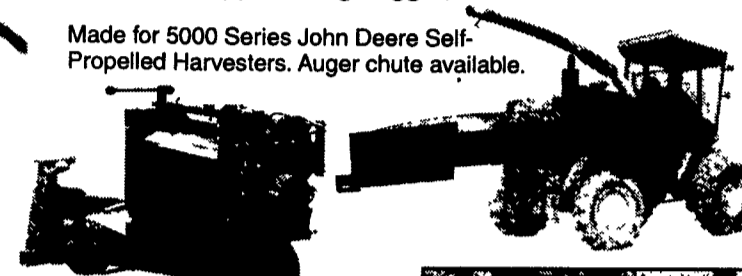
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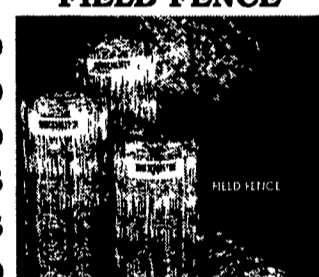
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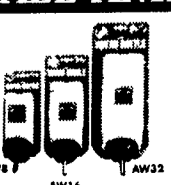

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