



New Farmers, New Generation

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Pennsylvania Farm Link

PLANNING FOR THE THREE D'S

Imagine that you are killed tomorrow in an accident. What would happen to your farm operation?

Your son announces that he is getting divorced. Are your assets at risk?

What provisions have been made for your son's wife and children?

You or your son is involved in a farm accident, leaving the injured person permanently disabled. Do you have contingency plans for income protection and long-term health care?

The three D's — or death, divorce, and disability — can create havoc on any farm operation and even force it out of existence.

All of these "what-if" scenarios are not issues most of us want to think about, much less discuss. But without planning, you may leave your farm vulnerable to irreversible damage.

If the family ends up in a bitter dispute, the only winners will be the lawyers who pocket the proceeds. Your plans should address "unlikely" as well as more predictable misfortunes that could occur.

Consider this scenario:

Father and son developed a 50/50 partnership that is working well. A will was put in place that provides for the surviving spouse in case of the other's death. Father dies and mom gets all of his assets. Does son need to buy out mom and his siblings? Can he afford to do so? With dad out of the picture, will the nonfarm siblings demand their share of the farm and pressure mom to sell to the highest bidder? Mom is overwhelmed and doesn't know what to do. How can a fair solution be devised for all concerned?

Or, you son's wife decides she can't stand farm life. The marriage ends in bitterness and divorce, with the daughter-in-law laying

claim to the farm. To settle, part or even the entire farm may need to be sold, rendering it a nonviable economic situation. Does your contingency plan cover what would happen to the land, shares in the business, and the management of the business in the event of divorce? What if Dad gets a divorce and remarries? Remarriage, especially of the founder, can dramatically alter the dynamics of both the family and the business.

Some families decide to use prenuptial agreements to safeguard the business in the event of a marital split. Good records will tell you going into the marriage which assets were owned and which ones were acquired since the marriage. Your agreement should spell out how the partnership will be handled in the event of a divorce so that the business doesn't have to be dissolved.

Many people think of farm transfer planning as only planning for death. Either partner in the transfer could develop a disabling disease or condition that no longer allows them to function physically or mentally. In addition to being debilitating, disability can be extremely expensive and emotionally wearing.

Do you have a power of attorney for both your business and personal affairs? Does your family understand what full and limited power of attorney mean? Have you thought about living wills and conservatorship/guardianship?

All of these issues need to be considered if you would like the business to outlive you.

To learn more about transfer planning, attend Pennsylvania Farm Link's upcoming Passing on the Farm Workshop at the York County extension office. For more information, contact us at (717) 664-7077.

'Maximizing Opportunities' Conference Set

GRANTVILLE (Dauphin Co.) — The Professional Dairy Managers of Pennsylvania (PDMP) invite dairy businessmen and businesswomen to attend the PDMP Annual Meeting and Conference — Maximizing Opportunities — March 25-26 at the Holiday Inn, Grantville.

PDMP joins Penn State Dairy Alliance and Department of Dairy and Animal Science to offer this unique opportunity for dairy producers to participate in a conference planned by some of the most progressive dairy producers in the area. Sessions on dairy development, maximizing investments, and nutrient management will all feature tips from successful dairy producers.

Tom Thompson, owner of Stotz Dairies in Buckeye, Ariz., presents three times during the conference. Thompson's herd has grown from 539 cows in 1981 to the current size of 3,676 cows, which produce 28,900 pounds of 3.5 percent fat-corrected milk. He will share his business experiences in the Stotz dairy business, a systematized approach to dairy management. His presentation includes a visual tour.

Members of PDMP visited Stotz Dairy in February 2002, discovering that Thompson has a great team of empowered employees that contribute to the

dairies' success. His second talk focuses on employee management: starting with a vision. Thompson will also demonstrate his data monitoring system. A key concept of this system is that when performance is measured, performance improves; but when performance is measured and reported back, the rate of improvement accelerates.

Tom Shephard, Agri-Edge, Inc., will address the opportunities for working together to grow and strengthen the Pennsylvania dairy industry. As dairies invest in technologies and expansions, are the processing plants committed to doing the same? How can Pennsylvania producers develop partnerships?

Jim Vincent, L-Brooke Farms, Inc., Byron, N.Y., owns several agricultural businesses, including a dairy and a vegetable farm and is an enterprising marketer. Learn how he creates businesses and develops partnerships.

Brad Hilty, Penn State Dairy Alliance, will discuss the importance of setting up information systems to provide producers with the information they need to evaluate the different segments of their businesses to operate more profitably.

Alyssa Dodd, Penn State Department of Agricultural Economics and Rural Sociology, spe-

cializes in agricultural environmental policy. She'll talk about the latest information on changing federal and state nutrient management rules.

Is it possible to make money with manure? Peter Wright, PRO-DAIRY, Cornell University, is a professional engineer and manure treatment specialist. He'll discuss progressive technologies for manure management and show producers how to implement a variety of practical systems that actually turn nutrient management into a profitable enterprise.

Pete Knigge, Knigge Farms, LLC, Omro, WI purchased robotic milkers two years ago. Find out why he made the decision, how it has changed his lifestyle and management practices, as well as his recommendations for ensuring profitability.

And finally, one of PA's own success stories will be shared by Kevin Holtzinger, Ke-Holtz Dairy, East Berlin. Holtzinger knows that profitability doesn't come easy. He'll share his story of climbing out of debt and learning to focus on basic business practices.

This promises to be a powerful program that incorporates leading edge, unbiased information about new practices and technologies, a heads up on environmental issues, and social time with others that are positive about dairying as a business.

Make plans now to join this unique opportunity for dairy producers and to learn and network together.

For a complete agenda, listing of sponsors and PDMP membership details, visit our Website **HYPERLINK** "<http://www.pdmp.psu.edu>" **HYPERLINK** "<http://www.das.psu.edu/pdmp/>" <http://www.das.psu.edu/pdmp/> or call (888) 373-7232.

Farm Bill Payment Sign-Up

LEBANON (Lebanon Co.) — Frank Reist, chairperson of the Lebanon County Farm Service Agency Committee, reminds farmers that the April 1-base selection deadline is almost upon us. Growers have until April 1 to make a base selection and provide the owner's agreement to participate in the Direct and Counter Cyclical Payment Program (DCP). Missing this critical date could cause you to lose valuable program benefits.

Sign-up activities require that many growers visit the office more than once, Reist suggests that growers contact the office for an appointment prior to their visit. Office staff can then prepare for the visit to greatly speed the process.

The different options af-

forded by the program cause enrollment to take longer than previous enrollment experiences. The required involvement of farm owners is a new twist, which can also take additional time. If a farm operator wishes to separate multi-ownership tracts into separate farms, another visit is required before the farms can be enrolled. Take care of your risk protection package now.

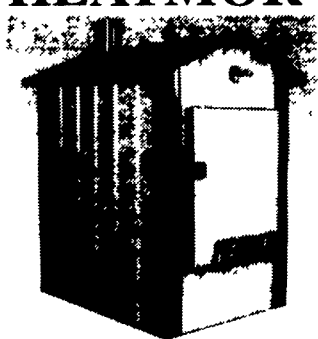
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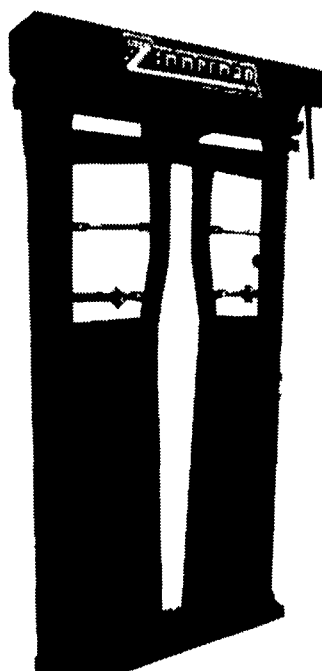
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