

## Family Living Focus

by  
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### Plan Together — Share The Load!

When I was growing up, we used to go for rides on Sunday afternoons. My mom, dad, sister, uncle, grandmother, and I would all pile in the car and take off for a pleasant drive down country roads. The route was always explained prior to our departure — and we would be assured that there would be a stop along the way to get a quick snack, or we would be home in time to share a good dinner.

Today, very few of us have time to take these excursions — stopping to visit cousins and such. However, many folks do "pack their families in the car"

for another type of trip that is not so pleasant for the driver, or the passengers. They do this by taking all the cares and concerns of the farm on their own shoulders, never sharing the plan for the future, or projecting the bumps along the way. In doing so, they cause themselves stress (and all the mental and physical symptoms resulting from it) and cause everyone else in the "car" great anxiety.

This problem can be easily fixed with two specific actions:

- Developing a written plan for the farm
- Sharing the plan's goals and the actions needed with the rest of the family

Farm ventures move forward when they have a plan. The plan is like a road map for our trip. We can look on a physical piece of paper to see where we are now and where we would like to be in the future. The plan tells us about a specific set of actions that we can do to get from our current status to the one in the future. Just like the map assures us that there are roads from here to there, rest stops available on the route, and towns to stop in for the night, a business plan shows us that it is indeed possible for things to get better, be more profitable, and be more prosperous. For this reason, plans are not just needed when a loan is required, but they serve as an everyday tool to keep our actions on track.

Just as important as having the plan is sharing what the plan says with others who are "on the trip."

When everyone knows that tightening the belt will be temporary, and they understand what waits ahead once the pennies have been saved, no one feels that their needs are not being recognized. Everyone becomes a team player. When farm families plan together, sharing the concerns

and goals, the load gets spread out, and individuals are more willing to take their share, because they know where they are headed!

Working for more than 15 years helping people start and expand their businesses, I have always realized the importance of making a written plan. A number of my fellow agents and I began teaching a class called Tilling the Soil of Opportunity, to help farmers put together business plans. Our original goal was that each student would "graduate" by writing a plan. However, shortly after we began teaching the class, we made an interesting discovery. The students started talking about going home from the class and talking about the lesson with their family members. They were really excited about the way that spouses, children, brothers and sisters responded to their ideas — and suggested ideas of their own. As the 12 weeks of the class went by, we came to realize that the written plan we originally wanted each student to create was only a "map" — and discussing the "trip" with everyone in the "car" was the really important part. Suddenly, time lines and to do lists were developed.

While originally we had only one person (or a couple) from each farm who was willing to commit to go to the series of classes, now we heard about entire families gathered around tables adding their ideas and "buying in" to the overall plan. As the first class concluded in Spring 2002, one of the students said, "This course has given me a starting point for involving family in my business. Prior to this course I was overwhelmed with the volume of topics and decisions to be made. My spouse would insist that I make all decisions independently. My spouse is now more involved. Now the business plan will be "Our Business Plan."

This student did not have a full, written plan, but she had achieved great success!

The Sunday drives of years ago were fun for everyone because we all knew where we were going, how we were going to get there, and that no one would be asked to do something she or he wasn't capable of doing along the way. The driver had no more stress than the passengers. That's how our farm businesses can be too — if we plan together and share the "ride."

### Get Ready for Fishing Season!

# Stream Maps

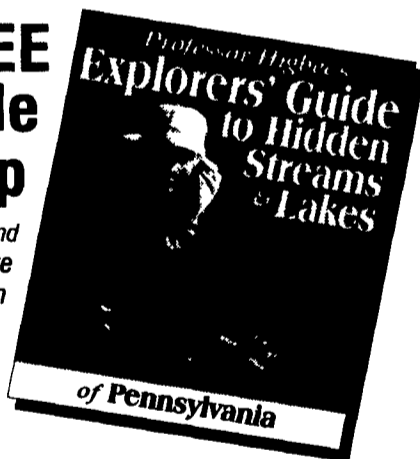
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The "Stream Map of Pennsylvania" was completed in 1965 after a 30 year effort by Howard Higbee, a former Penn State Professor.

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The map sold extremely well — until it was lost several years later. Incredibly, the printer entrusted with the original drawing and printing plates declared bankruptcy, then carelessly hauled Higbee's 30 years of work to the landfill.

The few remaining dog-eared copies became a prized fisherman's possession. Professor Higbee was offered \$400 for one of his last maps. And state agencies were forced to keep their copies under lock and key.

The experts had always told Professor Higbee that reprints were impossible, because the maps were printed in non-photographic blue.

Then, in 1991, at the age of 91, Howard Higbee's dream came true. Computers made it possible to reprint the map. Holding an updated map, Howard said, "I never thought I'd live to see this day."

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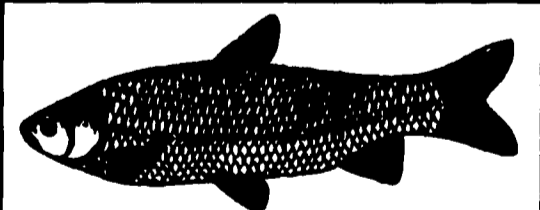
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