

Women in Ag *IN* Touch



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2012
Midwest Women In
Agriculture Conference
February 29– March 1
Shipshewana Town Center
Shipshewana, Indiana
Find registration details at
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Purdue study:

Indiana farm accidents claim 23 lives

WEST LAFAYETTE, Ind. – Twenty-three people died in farm accidents in Indiana in 2010, the fourth consecutive year farm-related deaths totaled at least 20, according to a Purdue University study released Sept. 20.

The Indiana Farm Fatality Summary found that the leading causes of farm deaths were overturned tractors and workers being run over by farm machinery, said Bill Field, Purdue Extension farm safety specialist.

Purdue issued the annual study at the Indiana Farm Bureau Building in Indianapolis to coincide with National Farm Safety and Health Week.

The 23 farm deaths were three more than reported in 2009 but five fewer than in 2008. Just eight farm deaths were reported in 2006, the fewest number since Purdue began collecting the data about 30 years ago.

"We're doing better so far this year. Our number of fatalities could be below 15," Field said.

Farming ranks among the nation's most dangerous occupations. The National Safety Council reports that the occupational death rate among farmers is 31.6 fatalities per 100,000 workers, compared with 3.5 deaths per the same number of workers in non-farm industries.

Farm deaths could be significantly reduced, Field said. Most farm accidents can be avoided if farmers use proper safety equipment and keep children away from dangerous work environments.

"Every one of the five incidents involving tractor overturns in Indiana this past year could have been prevented through the use of rollover protective structures," Field said. "And there is no reason to continue having young children die as a result of involvement with skid steer loaders, on-farm sawmills, and grain handling equipment, as reported in 2010."

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Two receive WIA Awards at State Fair

WEST LAFAYETTE, Ind. – Purdue Extension gave special recognition to two women at the Indiana State Fair on Aug. 12 by presenting them with Women in Agriculture awards for their career-long achievements and leadership.

The Achievement Award, recognizing women who are directly involved in a home farming operation, was presented to Stacey Pedigo for her work at Dorsey Farms, a 1,500-acre corn-soybean-wheat operation in Frankfort owned by her father,

Paul Dorsey. She also was noted for her involvement in education and numerous farm-related organizations.

The Leadership Award, given to a woman in an agribusiness or policy-making position, was given to Susan Brocksmith, chair of the Business and Management Department at Vincennes University, where she also is an agribusiness instructor.

The awards were created six years ago to help recognize women who make a positive contribution to Indiana agriculture,



Pictured: Stacey Pedigo, left, and Susan Brocksmith.

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Family issues in estate planning

Estate planning is important for individuals who wish to exert some control over how their property is distributed before and after death. Family issues are often ignored in the estate planning process and sibling rivalries can intensify if there is a lack of planning and little communication among family members about property transfer. Studies have shown that over 20 percent of intergenerational transfers add to sibling rivalries. In order to avoid negative outcomes of estate planning (family members not speaking to one another, lawsuits, or strained relationships), families need to consider the human factors.

Where To begin the discussion

The first rule in estate planning is that the owner has the right to decide what is done with the property. It is important to clarify the legal aspects of ownership. Once it is clear who owns what, communication can help transfer the property smoothly either before or after death. Problems develop when the owner does not accept the right of ownership, and with it the responsibility of property transfer. Many persons either die without a will, called *intestate*, or without having discussed the arrangements with the affected family members. In the case of joint ownership, all owners need to communicate their desires with each other.

Children sometimes forget who owns the property. Other times, individuals' strong wills can get in the way. For these reasons, some lawyers do not allow family members to be present at the legal discussion with the person planning their estate. However, if the lawyer determines that the owner knows what he or she wants enough to prevent undue influence by their children, they may even suggest they be present to help facilitate the discussion. This is especially true if this is the first estate planning document or will for an elderly parent.

It may also be unwise to have one attorney prepare all the estate planning documents for closely related family members, unless it is clear that each person is knowledgeable, articulate, strong-willed, and familiar with legal terminology. Other factors to be considered are the similarities between family members in: age, health, family situation, assets, and goals. The more similar, the more likely members can be successfully represented by the same lawyer. The more dissimilar, the more likely they will need independent representation. A jointly held business, which is not a partnership or a corporation, needs special consideration.

If it is a husband-wife family, the lawyer's ability to represent both parties will be influenced by the following factors:

- ◆ The relationship of the lawyer to one family member, but not the other.
- ◆ The relative size of each estate.

- ◆ The existence of children from prior marriages.
- ◆ The stability of the marriage.

In both the husband-wife and the parent-child family, the greatest opportunity for conflict is in the preparation of a multi-generational estate plan.

Influences on inheritance

The questions that most often arise are related to the need for income in the future, whether the asset itself is a problem for the marital deduction, or whether the asset should be kept together with the rest of a business. Your goals and expectations, as well as the legal and economic ramifications, influence how you transfer property. Patterns of inheritance or land transfer may be influenced by ethnic background and tradition. Studies on Midwestern families have indicated the following patterns:

- ◆ Farmers of German heritage seem to transfer property early and equally among their offspring.
- ◆ Families of English backgrounds have a tendency to equally distribute property among offspring, but delay its transfer until the deaths of the parents.

◆ Families of Irish heritage are inclined to transfer the farm to only a single child, also waiting until after the deaths of the parents.

Socialization of the child to run the family business tends to be another traditional transfer pattern. This tradition depends on the age and readiness for retirement of the elder generation and the age and experience of the potential successor. What is your ethnic background and does your family have a tradition of transferring ownership to the next generation? Is it appropriate to skip a generation if the owner desires?

Unwritten rules

The transfer of real estate property can be traced throughout history. However, it can be more difficult to trace patterns in the transfer of personal property. Items such as jewelry, furniture, dishes, guns, or hobby equipment are often distributed by the "unwritten rules" of the family. It is important to take inventory of meaningful possessions, who you want them given to (both inside and outside the family), and for what reasons. Then, make known legally what you want to do. Remember the owner holds all distribution rights. And finally, communicate in some manner to the family what you have chosen and why. You may want to transfer some of your property to someone who has helped you in a manner that family members may not be aware.

Unwritten rules often deal with the unequal distributions in families. Ask yourself:

- ◆ Are sons and daughters treated the same?
- ◆ Does the position in the family make a difference (oldest vs. another position)?

“The first rule in estate planning is that the owner has the right to decide what is done with the property. . . . Once it is clear who owns what, communication can help transfer the property smoothly either before or after death.”

Farm Accidents, continued from page 1

Rollover protective structures, known as ROPs, are metal frames that attach to the top of a tractor's driver compartment. Although ROPs have been standard equipment in tractors since the 1985 model year, farmers sometimes remove the frames to fit a tractor through shorter storage building doors.

In addition to the fatalities, slightly more than 6,700 non-fatal farm injuries were reported in Indiana in 2010, Field said.

"Some of these left no visible scars, but some changed the victim's life forever due to amputations, head injuries, and spinal cord injuries," he said.

Field hopes the agriculture industry has not reached a point where fatalities are considered a normal part of the job.

"One death is one death too many," he said. "I hope we don't forget the real costs of producing affordable and safe food."

For more information about the study and farm safety, email Field field@purdue.edu.

Writer: Steve Leer, Purdue Ag Communications

Estate Planning, continued from page 2

◆ Are all children treated the same, regardless of health and/or ability; or status in being adopted, natural-born, or a step-child?

◆ Does it matter if the child is married or single? Or has children of their own or not?

◆ Does geographic location of your descendants make a difference?

What are your rules and your family's rules?

The important steps in estate planning are making decisions, taking action, and communicating how you want your property transferred. If these steps are avoided, the unwritten rules of the family may take over and increase the likelihood that arguments, rivalry, and family problems will occur.

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Author:

Jean W. Bauer, Family Resource Management Specialist, Department of Family Social Science, University of Minnesota

Source: University of Minnesota Extension

WIA Awards, continued from page 1

said Christa Holloway, a health and human sciences Extension educator in Fulton County and an organizer of the awards program.

"By validating the importance of women in the industry, we hope to encourage others to seek agriculture as their livelihood," Holloway said. "Since Purdue Extension is about making a difference in the lives of people, it is only fitting the awards go to two women who have gone above and beyond in their respective realms. They are role models for both women and men by educating people about Indiana agriculture."

Pedigo is involved in crop production, management and marketing at Dorsey Farms, but her work in agriculture extends beyond the farm.

She is an Ag in the Classroom instructor and co-chair of the Clinton County Farm Education Conservation Camp, a fourth-grade educational program co-sponsored by the Clinton County Soil and Water Conservation District and Clinton County Farm Bureau.

She and her husband, Aaron, developed a computer game, "Reap What You Know," modeled after the television game show "Jeopardy." The game, which teaches participants about agriculture, has been used in several classrooms.

Pedigo has been a member of the Clinton County Farm Bureau Board of Directors for several years, and she has represented agriculture during the ongoing Clinton County Comprehensive Plan process.

Pedigo has been a 4-H volunteer for the past 14 years as an assistant leader with the Tractor Project.

Several years ago, she helped develop a Clinton County Young Farmers group and has been co-chair of that organization since its inception.

Last spring, Pedigo received a grant to establish an outdoor classroom at Blue Ridge Elementary School in Frankfort for students to grow vegetables and flowers.

Brocksmith has overseen the agribusiness program at Vincennes University since 1993. She has added an Introduction to Precision Agriculture course to the program and a one-semester program for a Precision Ag Certificate.

The program has held several forums for students and the community to learn about marketing agricultural products.

Brocksmith also is an owner and operator of the 1,500-acre Knox County family farm, P.E. Brocksmith & Son Inc., co-owned by her husband, Mike, and two daughters, with the primary crops of corn, wheat, and soybeans. The farm each year hosts two leadership groups, exposing them to farming and agribusiness. It also has hosted no-till field days, tours, a state soil judging contest, and other gatherings.

Brocksmith serves on the local chamber of commerce board as a representative of Vincennes University and the agricultural community.

She has hosted the Young Farmers Discussion Meet at Vincennes University with the Indiana Farm Bureau Young Farmers since 2006.

As a member of the Knox County Ag Day committee, Brocksmith helps to coordinate agricultural education activities for more than 400 fifth-grade students from 10 schools.

Writer: Keith Robinson, Purdue Ag Communications

Software is a huge help in tracking farm finances

My name is Autumn Hofer. I am a farm wife and I own and operate Agribooks. Nearly 10 years ago I married a farmer, and I have loved every minute of our lifestyle. What I knew about the agricultural industry could fit on the end of a push pin, but I was willing to learn. I knew that driving any type of large equipment was going to be way beyond the scope of what I could manage, so I willingly jumped into the office management side of our operation. Little did I know where that would lead!



My first year of tax season on the farm felt more like I was climbing Mt. Everest! I was attempting to learn the finer points of farming from the management side (and therefore not wrecking any machinery!), but I was finding that your typical department store financial software was just not really geared to agriculture. I survived my first tax season as a new farm bride and my husband then introduced me to the Farm Works Software® solutions that he had purchased. Neither one of us really knew anything about how the program worked, but little did we realize the program would become one of the greatest assets to our farming operation.

We started out using Farm Funds and Farm Trac. Those modules really helped me to get a handle on exactly how a farm operation runs, and



by using the two programs together, we could really start making some better management decisions. With Farm Funds, we found that knowing our bottom line allowed us to be better marketers of our grain and livestock, and we became more objective on our purchases. We could easily “run the numbers” to know if purchasing equipment was worthwhile or if it was better to custom hire the job done. We were able to implement a value for our livestock waste and saved thousands of dollars in fertilizer cost. Printing our checks really allowed us to streamline our bills and cut down on the paperwork we had to keep track

of. Budgeting and market projections became a staple part of our conversations with our ag lender as well. We really appreciated the farm reports that we could generate with Farm Trac to make our visits to the FSA and crop insurance agency more hassle free. Also, I was really able to come to appreciate all of the knowledge and care that went into growing a crop. Being a good caretaker of the land and our

resources has become more important because now I understand exactly what it takes to grow a great crop and preserve the land for future generations of our family.

My husband and I have placed a high value on our faith and family in our journey together. We found that most farmers are not able to spend time with their families and in the communities because those “spare hours” are spent doing the farm books. We spent over a year researching this idea and came up with a plan to help other farm families in this area. After six years of using the software, I launched into my own small business to provide a record keeping service for other farmers. We found that a farmer could easily spend 30 percent of his day just keeping up with the office management side of an operation. I was able to provide the office management for other farmers which in turn allowed them the freedom to concentrate on the more physical work that takes place and also spend more time with their own families.

There have been many changes in agriculture in the past few years, but I have come to appreciate the consistency that Farm Works software provides. At the end of the day, being a successful farmer is not just limited to how straight the rows are or even how good the crops look. Farmers (and their families) need to be good managers of their resources – both land and finances. Programs like Farm Works have really allowed me to provide a valuable service in our own farming operation and also to be a benefit to the agricultural community in which I live.

*Autumn Hofer
Mitchell, SD*

State Fair 2011 in review

The 2011 Indiana State Fair is one we will never forget. It began with the normal excitement that precedes this annual summer tradition. Everyone talked about it being the "Year of Soybean," and though the typical hot weather arrived (as it usually does), the crowds were there and having a great time. The tragedy at the concert on August 13 definitely caught all of our attention, and there was an amazing outpouring of love and support, which was highlighted at the remembrance ceremony when the fair reopened on Monday, August 15. The resilient staff, committed volunteers, and most importantly, the dedicated fairgoers came back to the fair, and the traditions of learning and fun

continued.

Purdue Agriculture was once again present in MANY ways at the fair. Extension staff from around the state helped with the 4-H livestock shows, ran the 4-H buildings (including project check-in, judging, and check out), and facilitated engagement of the fairgoers with the exhibits on display in the Pioneer Our Land Pavilion. The exhibits highlighted topics including grain bin safety, clinical trials for animal medicine, bed bugs, wines of Indiana, and more! The Purdue Master Gardeners were also on hand to help fairgoers answer all of their gardening questions.

Though it may seem that every day of the fair is Purdue Day, the university

celebrated on Friday, August 12. Departments from across campus congregated on State Fair Boulevard to reconnect with alumni and friends of the university. Purdue Pete, the spirit squad, and the Boilermaker Special were all part of the Purdue Pep Rally on the stage near Home and Family Arts. We also honored two outstanding Women in Agriculture during a ceremony on Purdue Day (see article on award winners, page 1).

The great traditions of the Indiana State Fair will continue next year during the "Year of the Dairy Cow." So mark your calendars for August 3-19, 2012!

Writer: Danica Kirkpatrick, Engagement Program Manager, Purdue Agriculture

Upcoming events

- December 20-21 Indiana Certified Crop Advisor Conference at the Indianapolis Marriott East
<http://www.indianacca.org/>
- January 23-27 2012 Crop Management Workshops through out the state.
23: Porter County Expo Center, Valparaiso, IN
24: Wells County Community Center, Bluffton, IN
25: Holiday Inn Columbus, IN
26: Huntingburg Event Center, Huntingburg, IN
27: Beck Ag Center, West Lafayette, IN
- February 4 Purdue Ag Alumni Fish Fry, Blue Ribbon Pavilion, Indiana State Fairgrounds
- February 27 2012 Livestock, Forage & Grain Forum at JW Marriott Indianapolis
www.indianasoybean.com
- February 29–
March 1 2012 Midwest Women in Agriculture Conference, Shipshewana Town
Center Shipshewana, Indiana www.extension.purdue.edu/wia

"The farmer is the only man in our economy who buys everything at retail, sells everything at wholesale, and pays the freight both ways." ~ John F. Kennedy

