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FOR IMMEDIATE RELEASE
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Weather Could Be Worse

The weather has been depressing at best for the past few weeks here in the Ohio Valley, however, it could be much worse. For the most part our crops look pretty good. The biggest issues that I hear locally are the amount of first cutting hay that has not yet been made and the wheat crop has been ready to harvest. For those with much first cutting hay yet to be made the quality of feed will be like grandpa told you, better than snowballs.

Well, it will be better than snowballs, but I am not sure how much better. The fact is you don't know how much better will be either. Grass hay has declined drastically in recent weeks. As this hay is made, a good management tactic might be to store this late harvested hay separately so you know where it came from. The reason for this is so you know what you are feeding. I would strongly recommend getting hay tested before feeding. I have a probe for pulling samples from round bales, and the testing fees are in the \$25 range depending on what all you want to test for.

I have done research in the past with the timing for cutting for hay. I cut sections of the same field on a weekly basis or so, depending on weather conditions, for 5 weeks. I started around the 20th of May and was able to get two cuttings in May and then three into June. The last cutting was earlier than where we are right now. As you might expect the fiber continued to increase as the hay was more stems the later it got. The crude protein and energy continued to decrease significantly week by week. In fact by the 3rd sample, which was the first 10 days of June, the hay did not have enough nutrients to maintain a dry cow. That period passed us by 3 weeks ago.

So, bottom line is you should have the hay tested. By keeping it separated you will then know which feed has a need for supplementation and how much supplement is needed. Different groups of livestock have different nutrient needs, like first calf heifers. The timing for feeding your best or worst hay is another thought. The weather in the winter can be a factor, but so can the timing in their gestation. Of course females that are getting close to giving birth will need more nutrients in the final weeks of pregnancy.

In addition to being able to plan and choose how to feed your best and worst hay, you may also be able to plan ahead on purchasing supplements. Often prices are better in the summer. Talk to your feed suppliers and find out what options and prices they may be able to provide.

With the exception of the hay, and now wheat that is very ready to harvest, the majority of the crops in this area look pretty good. This is not true for all of Ohio. I said in the beginning that the weather has been depressing. Try this on for size, as things could be worse.



Last Friday, parts of Clinton County including the Wilmington area had over 5 inches of rain with damaging winds. The CORN Newsletter is put together weekly after a Monday morning conference call with OSU Ag people from throughout the state. That Monday morning call has been real depressing in recent weeks. Many parts of Ohio have had over 15 inches of rain in June, and some have had over 20 inches. Crops are basically gone in some areas. This problem is more widespread than just Ohio. This ranges out through other states in the Corn Belt.

Estate Planning Workshop Coming Soon

As I continue to plan for an Estate Planning Workshop, this is another story to site an example of why an Estate Plan is so important. As I included last week, this is another article from an attorney who, in the past, wrote articles concerning Estate Plans. He gave me permission to use these for educational purposes. The attorney is based in Kentucky and these articles are over 10 years old, so some details could be different. This is just intended to be used as a teaching tool to get you thinking. The cost of long term health care has probably more than tripled since this was written.

NURSING HOME COSTS

Son had been farming with his parents since he was 16. His father died several years ago of a heart attack. Son rented his 70-year-old mother's 150-acre farm and farmed it along with his adjoining land. Mother had a stroke causing her to fall and break her hip. She also suffered brain damage leaving her unable to remember much. Because of her injuries, Son could not care for Mother at home on her farm. A nursing home was the only answer.

Son went to the nearest nursing home, which is in the next county. The administrator told him that since Mother had not signed a Power of Attorney, he must go to Court and be appointed Guardian of his mother. After 3 months to complete the legal process, Son was finally appointed by the Court to manage his mother's affairs.

The nursing home costs were over \$3,000 a month. The costs were paid with her Social Security check, the rent from the farm, and the cash and CDs Mother had in the bank (\$50,000 at the time of her stroke). Once Mother had less than \$2,000 in her name, she was accepted by Medicaid. Medicaid began paying the nursing home after her Social Security check and the rent from the farm had been applied to the bill.

After 3 years in the nursing home, Mother's health began to fail. Her doctor wanted to put in a feeding tube. Mother did not have a Living Will giving directions for the doctors regarding a feeding tube. Son had no legal grounds to stop the use of a feeding tube. Mother received the feeding tube. Mother continued to exist for 2 more years, unable to eat, drink, get out of bed, talk, or even recognize her son.

At Mother's death, Son went to the family lawyer to find out what he must do to settle Mother's estate. The lawyer explained that the debts owed by her estate included a \$6,000 funeral bill; probate fees of \$15,000; and a bill from Medicaid for \$100,000. Mother's bank account had less than \$2,000 in it at her death. The only good news was that since Mother's estate was worth less

than \$675,000, no Kentucky inheritance or federal estate taxes were owed. The only option that Son had would be for Son to mortgage the farm that he was to inherit.

Once the estate is settled, Son now owns the farm. The fences, barns, and house are now in very bad shape. Nothing had been spent on the improvements for many years. The bank holds a twenty year mortgage with an annual payment of over \$10,000 with total repayment adding up to over \$230,000. Son just hopes that he can hold on to the family farm that his parents worked all of their lives to pay for, only to leave it to him to pay for it again.

Savings with Proper Planning

If Mother had done a little estate planning before her stroke, this disaster could have been avoided. By having a Living Will and Power of Attorney, Son would not have been put through the time-delay and mental anguish of having his Mother's disability proven before a jury. Mother's directions in the Living Will would have prevented the use of a feeding tube that would have relieved Son from having to see his Mother lay in the nursing home bed for two painful years. Using Mother's money to prepay her funeral and repair the farm improvements would have saved more than \$50,000. A properly written farm lease would have allowed the farm rent to be spent on repair and maintenance of the farm and house which would have left Son with a nice farm and house. Transferring Mother's farm to a Revocable Trust would have prevented the Medicaid recapture of over \$100,000. A proper planning would have been time and money well spent.

The values used are for example only. Each individual set of facts must be evaluated by a licensed attorney before any action is taken. Please consult with an attorney who practices in the area of Medicaid Planning before anyone over 60 years old gifts, buys, sells, or trades any property to avoid adverse Medicaid consequences.

Attorney Keith Jeffries practices Agricultural Law in the areas of Estate Planning & Administration and Business Planning & Administration. His firm, Keith Jeffries Law Office, PLLC, is located in New Castle, KY.

The information contained in this article is meant for educational purposes only and is not meant to be used by readers to solve individual problems. Neither this publication nor the author intend to provide any specific legal advice. Please consult with a licensed attorney or other professional advisor as to how these issues relate to your own specific situation.

I plan to offer an Estate Planning Workshop in the coming months. The program details will be in this article in the coming weeks. The program will cover issues like Wills, Trusts, and the basics to an Estate Plan, followed by information concerning business planning and transitioning the business to the next generation. We will then discuss how life insurance and other insurance may be a part of your plan. Both retirement and Financial Planning be covered later in the program.

The program is limited to 50 families. The cost for the program is \$90 per family up to 2 people if you register early. Additional family members will be \$30 per person. I will have the dates, times and other information in the coming weeks.

Dates to Remember

- July 7 Southern Ohio Ag and Community Development Foundation (SOACDF) informational meeting, Cherry Fork Community Center (Gym) 10:00 a.m.
- July 9 SOACDF informational meeting, Southern Hills Career Center in Georgetown (Hamer Rd and US 68) at 6:30 p.m.
- July 12-18 Adams Co. Fair
- July 13 Pesticide Testing at the Old Y Restaurant at noon. Pre-register at <http://pested.osu.edu> or call 800 282-1955 and go to Pesticide Regulations.