

# Colorado AgrAbility

*The CAP Newsletter*

## SPECIAL POINTS OF INTEREST:

- DVR assistance for injured farmer
- DMVA VAg grant helps USAF Veteran



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## AgrAbility Helps Injured Farmer Remain Productive

Goodwill Industries of Denver, Colorado AgrAbility Project (CAP), Colorado State University Ag Extension and the Division of Vocational Rehabilitation (DVR) work to assist a local farmer in continuing his successful custom cutting business following a serious accident. The Packard family relies heavily on this business to meet their financial needs, and most importantly the custom cutting work is what Alan enjoys doing. It is a

way of life that he has no plans to stop due to his injury. Alan Packard from Walsh Colorado, fell from the top of his Quonset hut onto a cement floor, and broke his back in the Fall of 2012. His spinal cord injury left him with paraplegia. Alan, who owns and operates a custom cutting business and is a schoolteacher in the Walsh area, had to face many challenges these last three years. CAP provided DVR an onsite farm assessment that

explained the modifications, and adaptations necessary to allow Alan to return to and continue his custom cutting harvest work. The focus for Alan in working with CAP and with DVR is to develop a plan to secure assistance with equipment modifications so that he can access and drive a vehicle and once again operate his combines.

## USAF Veteran Keeps the Passion With help from DMVA and

Don Taylor is able to continue his passion of working his land thanks to the help of DMVA and CAP. A veteran who was injured on duty, he was discharged as a result. Don did not have the stamina to endure the long days and often nights that a farm operation requires. His injuries require him to

adjust his position from sitting to standing very frequently. He is restricted to lifting no more than 10 pounds. He cannot walk or be on his feet for more than 15 to 20 minutes at a time. CAP used a DMVA grant to fund equipment identified by a DVR onsite farm assessment that explained the modifications

Don would need to operate a small family farm concentrating on pasture-raised chickens for eggs, adaptive bee hives for honey and fresh local vegetables. Now Don has the assistance he needs to keep doing what he loves while maintaining his independence.

## WINTER WORKSHOP SEASON SUCCESSFUL

Candy and Jim were busy this year, conducting Winter Workshops across Colorado.

These workshops, held in Mancos, Alamosa, Rocky Ford, Aurora, Greeley, and Sterling brought many farmers and ranchers out to hear what we had to say. There were also a great group of professionals from the agriculture and Human Service fields in attendance as well.

Candy offered an excellent overview of what AgrAbility is and what it does for farmers and ranchers with physical and behavioral challenges to success on the farm. Attendees

learned that there are options which might help keep them in production agriculture rather than sell the farm and move to town.

Dr. Norm Dalsted from Colorado State University Agriculture Extension, also a part of the AgrAbility team gave a very concise yet detailed explanation of the importance of both financial and transition planning early in ones farm career.

Jim Craig explained to the attendees some important aspects of military culture and how many veterans are now entering the agriculture field. He offered useful resources for veterans.



CAP truly appreciates all of the attendees and the outstanding support we received from the local professionals in Ag and Human Services. We look forward to speaking at local events and can arrange to attend local meetings or seminars to discuss AgrAbility and what it can do for you

*“Colorado is losing farms and farmers at an alarming rate”*

### “A will is Not an Estate Plan”

Dr. Dalsted began his presentation with the phrase “ A will is not an estate plan”. While an important part of an Estate Plan, a will only deals with the who not the how.

It directs the disposition of assets by stating who gets what. Further, a will is not flexible. If situations have changed since the will was drafted, it can result in unexpected problems. Unfortunately a will also leaves unanswered the mechanisms for making the transfer of assets.

Without proper planning, a farmer or rancher might end up leaving his/her family and legacy far less than they anticipated due to tax or litigation issues or even to unwanted people.

The key is to seek advice from a wide variety of professionals and review your plan at least annually. Be up front with your advisors as they can only be of help if they know the

whole story. There are many useful tax strategies but they can only be implemented if the professional is aware of the issues.

#### Objectives and Issues

Common **goals** of estate planning:

Minimize income taxes during lifetime

Minimize estate taxes upon death

Provide protection of assets from claims of potential creditors

Provide for continuity of the family business

Provide fair division of assets among beneficiaries

Carry out charitable interests

Provide liquidity for payments of bills and taxes upon death

Encourage development of good character on the part of children

Create legacy in some way

## Estate Planning continued:

Dr. Dalsted goes on to say  
“Advisors are your best friend and the cost will actually save your estate money” He gives the following tips:

Team approach to estate planning helps move the process along faster

No advisors have all the education or experience needed for the many areas of a successful plan

Investment objectives

Income tax strategies

Techniques of entity formation

Psychology of eliciting family support

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Dr. Dalsted suggests that team members to be considered are:

Accountant

Lawyer

Financial Planner

Appraiser

Extension Agent

Insurance professional

Trust Company

With your team in place and a plan to include your family in the process, you are ready to move forward in a way that will leave your legacy intact. To learn more, attend an AgrAbility workshop or training session in your area. We will list these events as they draw near

**We have exciting news!** For the first time ever, the National AgrAbility Training Workshop is being hosted in Colorado.

Held at the Fort Collins Marriot from April 10-14, 2016, this will be a signal event for Colorado farmers and ranchers who are struggling with the results of advancing age and years of hard work taking its toll on the body.

Do you have arthritis? Diabetes? Back pain? Or worse? Have you sustained a serious injury that resulted in amputation or loss of use of a limb or more than one body part?

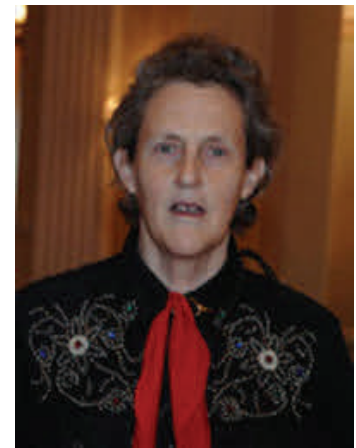
Well agriculture professionals from most of the states and several foreign countries will be here for to discuss how they have been able to stay on the farm and being productive in agriculture.

## National Workshop in Colorado

CAP is pleased to announce that one of our own CSU professors will be the keynote speaker. AgrAbility is honored to have **Dr. Temple Grandin**, professor of Animal Science at Colorado State University give the opening keynote address on Tuesday, April 12. Dr. Grandin was diagnosed with autism as a child. Her parents were told that she should be institutionalized. Dr. Grandin has since become a successful livestock-handling equipment designer, prominent author, and speaker on the subject of autism and cattle **handling**.

Listen as Amberley Snyder tells us to “get back on the horse” after adversity. This young lady was injured in 2010 and told she would never again compete in her favorite sport— rodeo. Well she overcame that barrier and learned how to mount, dismount, and compete in Barrel Racing and Break-away roping. Check out the workshop on:

<http://agrability.org/ntw/2016/index.html>



Some highlights include:

- Pre-conference sessions/tours Monday
- A welcome reception Monday evening
- Breakout sessions on Tuesday and Wednesday covering a wide variety of topics with special "unconferencing" sessions to tap the expertise of the participants

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## **COLORADO AGRABILITY ATTENDS FARM SHOW**

Candy and Jim attended the Colorado Farm show January 28. As usual there were lots of shiny new tractors and just about every doodad and device one might imagine for farming. We did enjoy seeing all the new equipment and talking with vendors and participants. We shared the AgrAbility story with anyone who would listen and passed out lots of brochures. We were able to network with some possible referral sources and some folks who might be helpful with the upcoming National Training Workshop. We are always keeping our eyes out for good events to attend. If you would like us to present to your group, let us know. Our details are included above.