



## **Success Story: Mannel’s Professionalism Leads to Effective Managing for Today and Tomorrow Program in Greene County**

**By Kiley Allan, Alexis Stevens, and Madeline Schultz  
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Photo by Lori Mannel: Women learning about estate planning in Jefferson.

### **Relevance**

Meeting the needs of the agricultural community is a top priority for Lori Mannel, Greene County Extension Director. The 2017 Census of Agriculture reported 700 farms in Greene County with a combined \$299.5 Million in sales of agricultural products. Mannel recognizes women have significant employment, management, and ownership on family farms in the county. There were 390 women farm operators who represented 33 percent of all farm operators in Greene County. Through a recent Annie’s Project farm business management course, Mannel learned that estate planning and succession topics were of particular interest, which made hosting a Managing for Today and Tomorrow course an obvious choice. Nationally, the 2017 Census of Agriculture showed 55 percent of women producers are involved in decisions about estate planning and succession planning. In Iowa, the 2017 Farm and Rural Life poll showed women participated in estate planning or succession planning at substantially higher rates than men.

### **Program Response**

Mannel worked with Iowa State University Extension and Outreach Farm Management Specialist, Alexis Stevens, to bring Managing for Today and Tomorrow to Greene County

Extension. The women-centered 15-hour farm transition planning course consists of five sessions covering business planning, estate planning, retirement planning, and succession planning. Mannel strives to host women-centered programs every year. She continues to see interest from the community.

As a new Farm Management Specialist, Stevens learned a lot from Mannel about how to fill a room. Mannel makes sure the county hosts ag programs every month. “She always seems to know the hot topics in agriculture, and she knows her county and her people well,” adds Stevens.

Stevens emphasized the importance of creating an environment that supports comfort and growth throughout the Managing for Today and Tomorrow course. Mannel observed the importance of women-centered settings as she watched the participants interact with one another. “Friendships are built on these tight-knit educational settings,” she said. Both Mannel and Stevens were amazed at the diversity of the group. Ranging in age from 25 to 75 with all levels of experience, the group was eager to learn and quick to help one another.

Stevens created experiences that were encouraging and impactful for the participants. She designed the Jefferson program to feature a variety of guest speakers who brought new information into the conversation. “I thought I knew a lot about transition planning, but I learned quite a bit myself,” stated Stevens. The participants felt the same. “One individual felt she had very little information on transition planning before taking the course, now she has a toolbox she can pull from,” said Stevens. This individual attended two more of Stevens’s women in ag programs, alongside her sister.

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### **Women’s Stories**

The course had a personal connection for each of the participants. Each person’s story was unique and near to their hearts. The course impacted Julie Clancy personally as the course took a deeper dive into estate taxes. Clancy rents out crop ground and pastureland, and is proud to say she has a succession plan in place. The course experience was positive. “Several aspects came to light,” she shared. Clancy noted that without the class, she would not have known about a tax exemption that her lawyer hadn’t mentioned. By taking the course, Clancy was able to serve as her own advocate and the results benefitted her family.

“The class emphasizes having conversations,” shared Clancy. She stressed the importance of not only having those difficult conversations, but also doing so while everyone is healthy. “Don’t put it off until tomorrow, because we don’t know if we have tomorrow,” stated Clancy. She felt lucky in a way. Because Clancy’s husband was ill, they had time to have discussions. However, it was not easy, and she wishes they had the conversations before it was a necessity. Clancy said, “It’s not a fun conversation to have, but a necessary one.” A key take-away for Clancy was not only the communication, but the timing of the conversations as well.

Retired middle school teacher Cheryl Robson grew up on a farrow-to-finish swine operation in North Central Iowa where her family also raised corn and soybeans. She still has ownership interest in her family's North Central Iowa farm and works with her husband on approximately 400 acres of row crops in Greene County.

The class was of special interest to Robson as her family made some recent changes and they are looking to put together a succession plan. She said, "The land tracts and the people involved may all be impacted by some of our farm decisions." With the recent purchase of land, three off-farm daughters, and nine grandchildren, Robson thought taking the course was of the utmost importance for her family's succession planning. Like other participants, Robson enjoyed the personal aspects of the class, including the opportunity to hear others' stories and compare the outcomes. She was surprised by the similarity between experiences.

Stevens assigns the participants activities to complete after class. This gave them opportunities to apply what they were learning, and it didn't go unnoticed. Robson said, "I came away with a wealth of reference material, as well as thought-provoking questions that need answered."

While the courses were beneficial to the participants, Mannel found the experience rewarding as well. She explained "The reward comes with seeing the relief on the participants' faces." They were able to explore the options on how to best transition their farm operations to the next generation.

Pam Olerich, Greene County Extension Council Treasurer, appreciates Mannel's ability to improve lives through Managing for Today and Tomorrow, and all the other programming she brings to the county. "Lori is a real people person, and she has a magnetic personality," shared Olerich, "She remembers names and she brings people together with positivity." Mannel grew up in Greene County where she raised three daughters and lives on a farm with her husband. She is a very caring person as evidenced by her previous work with the American Cancer Society. "She's there to try to help anyone in our community and I cannot say enough about her; she's a class act and we are very lucky to have her," stated Olerich. Mannel builds relationships with businesses in the county and helps them understand the value of sponsoring extension programs. "Mannel works hard and is well respected. Most importantly, she is a friend to everyone she meets. She is an amazing person to work with," adds Olerich.

Mannel encourages other counties to utilize the farm management team's women in ag programming. She said, "It is a rewarding experience, and you have great support with your ISU Farm Management Specialist and campus team!"

### **Survey Results**

The seven course participants all completed pre-course and post-course paper surveys. Responses indicated the most valuable topic was estate planning concepts, tools, and terminology. Other valuable topics were methods of asset transfer, transition planning flowchart or checklist, financial ratio analysis, financial statements basics, and the big picture of transition planning. All of the survey respondents 'agreed' or 'strongly agreed' they were encouraged to learn from other participants as well as the facilitator and speakers. There were 85.7 percent of

respondents who ‘agreed’ or ‘storngly agreed’ the women-centered environement of the course was important to them.

### Knowledge Gained

- Before completing the course, 14.3 percent of survey respondents ‘knew quite a bit’ or ‘were completely familiar with where to access planning tools and other resources; after the course this improved to 100 percent.
- Before completing the course, 14.3 percent of survey respondents ‘knew quite a bit’ or ‘were completely familiar’ with fair versus equal distribution of assets; after the course this improved to 85.7 percent.
- Before completing the course, 0.0 percent of survey respondents ‘knew quite a bit’ or ‘were completely familiar’ with how to set achievable family and farm/ranch goals; after the course this improved to 57.1 percent.

### Actions Taken

- Before completing the course, 14.3 percent of survey respondents stated they were ‘in progress’ with the action of identify and prioritize three to five goals or next steps; after the course this improved to 71.4 percent.
- Before completing the course, 14.3 percent of survey respondents stated they were ‘in progress’ with the action of choose (or agree to be) a farm/ranch successor; after the course this improved to 57.1 percent.
- Before completing the course, 28.6 percent of survey respondents stated they were ‘in progress’ with the action of assemble estate planning information; after the course this improved to 71.4 percent.

Respondents reported the most important action step they took during the course:

- “Worked on financial statements”
- “Will and trust are now updated and in place”
- “Began discussion with next generation about farm succession”

Respondents reported their next goals for applying what was learned in the course:

- “To get the next generation involved and develop a farm estate succession plan”
- “Have a conversation with spouse and family about succession plans and steps to get there”
- “Conference with husband to set goals based on where we are now with major changes in our family situation. Plan next steps”

### Impact

The Managing for Today and Tomorrow courses were effective in extending knowledge and empowering women. Extension in Greene County has an important role in supporting women as they strive to improve their business, estate, retirement and succession planning. Having healthy and timely conversations about farm transition planning can positively impact the financial, physical and mental well-being of the farm family. When Extension and Outreach extends knowledge and empowers women, we create a more sustainable Iowa by expanding agricultural businesses, conserving natural resources, and supporting the community of women in agriculture.