



## Great Lakes Fruit, Vegetable & Farm Market EXPO Michigan Greenhouse Growers EXPO

December 5-7, 2017

DeVos Place Convention Center, Grand Rapids, MI



# Farm Marketing III: Business Management Session

**Where:** Ballroom A

**Moderator:** Suzanne Pish, MSUE Branch County, Coldwater, MI

- 9:00 am            Some Luck, a Lot of Hard Work and a Look to the Future for Packer Orchards
- Tammi Packer, Packer Orchards and Farm Place, Hood River, OR
- 9:45 am            Advice for Farm Family Businesses, Operate Like A Business! Key Business Practices for Family Farmers
- Val Farmer, PhD, Clinical Psychologist, Farm Family Consultant and Mediator, Wildwood, MO
- 10:30 am          Moving a Barn to Add Value: Our Experience
- Katie and Phil Schwalier, Schwallier's Country Basket, Sparta, MI
- 11:00 am          Session Ends

# Advice for Family Businesses, Operate Like a Business!

by Dr. Val Farmer

Released 1/4/2010

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Being in business as a family is complicated. There is the usual goal of being competitive in a free market economy where winners and losers are decided by the bottom line. Family or not, the business needs to make money.

The family goal is to have lifelong loving and harmonious relationships with your business partners, regardless of whether the business does well. Business success or not, the family needs to get along.

**Business thrives on conflict.** Management tries to create an atmosphere where the best ideas win no matter the source. In a good business, conflict of ideas emerges while maintaining respect and dignity in the workplace. Successful businesses harness the cooperation, energy, creativity, accountability and loyalty of relatively autonomous individuals whose social lives do not intersect.

A successful business replaces individuals who do not measure up to their jobs. Under adverse circumstances, a successful business makes tough decisions on reducing the workforce to adjust to business realities. The bottom line is that business survival depends on unemotional decisions geared to bottom line considerations. Businesses may care, but that caring can only go so far.

**We are family, no matter what.** A successful family stays loyal to one another and cares about each other's well-being despite circumstances. Bottom line decisions are emotional and may not make much sense financially. It is precisely because of long term commitments and tenacious motivation that family businesses weather poor business cycles.

Well-run businesses take on the caring qualities of successful families. In family business, well-run families take on business sensibilities of successful businesses.

## What is this middle ground that represents the best of both worlds?

### Good companies:

- **have vision and commitment for long term goals.** They value the human resources in the organization and invest money and time to improve the abilities and specialty skills of its associates.
- **involve its associates in the process of management and leadership.** The vision and challenge of the business is shared and believed. Each worker has a vested interest in the future success of the organization.
- **have systems of communication in place where ideas at the operational level are heard and make a difference.** This takes mutual trust and respect. Assumptions are freely challenged in an atmosphere where criticism is given and taken without offense.
- **delegate responsibility and decision making to the lowest level possible.** Associates are trusted to do critical jobs and are provided with the information, resources and support to carry out their duties. Evaluations are infrequent and are based on results.
- **give abundant recognition, encouragement and appreciation for the work being done.** The human need for being distinct and unique is understood and met.

## **What can a family business do to create this kind of atmosphere?**

**Some family members aren't meant to be in business together.** A domineering family member may not understand the need for the growth that comes with shared decision-making, personal accomplishment and recognition. The power and control of certain family members can rob others of their dignity, self-respect and chances for personal development.

Adult children or siblings who are lazy, selfish, rigid, dishonest, addicted or dependent rob the rest of the family members in the business of enthusiasm and motivation. Consistently working around someone while walking on egg shells or carrying their load is no fun. Teamwork requirements and long term commitments of a family business demand mutual trust and respect.

If the owner/operators have personality traits that interfere with team-building, fairness or personal growth, children should seriously review their options even if the business opportunity seems attractive. Over time, these abrasive interactions take a toll on family relationships and make the workplace a source of pain and frustration. In non-family employment, people exercise their option of quitting and moving on.

The partners in a family business can offer support and encouragement to a family member who has difficult personality traits or personal problems as long as they don't saddle the business with those problems. The more families that are involved in the business, the more difficult it becomes to blend personalities and capabilities without ruffling feathers.

Even when families get along famously and have wonderful working arrangements, family goals and circumstances start to differ markedly when cousins start to enter the business. Before family businesses reach that point, they need to start preparations for splitting the business into independent or semi-independent enterprises. Because business relationships work well in one generation doesn't mean that they will in the next.

**Family business meetings are important.** Most family businesses don't have formalized family business meetings. In a family business meeting, issues like accountability, long term goals, roles, fairness and mutual expectations can be discussed in a free-wheeling, democratic fashion.

In the interest of being a loving family, family members stuff their ideas, feelings and resentments. Disagreements are confused with disloyalty. The lack of communication chokes off needed improvements. Without this communication format to surface and resolve conflict, the business suffers.

**There is great power and commitment in a family business.** Successful family businesses separate business and family concerns so that the business benefits from creativity and accountability that might be inhibited by the family's need for harmony. If done well, usually in a family business meeting, a family business can have the best of both worlds.

# How to Resolve Conflict in a Farm Family Business

August 16, 2010

Some people have the good fortune - some would say misfortune - to be in a multifamily or inter-generational farming business. Each family and family member has opinions, concerns, needs, ideas and wishes of their own. These people have social and family interactions that go far beyond the work setting.

**The ideal is a harmonious and committed family** that works for common goals, has mutual trust and respect, attends to each other's needs for growth and involvement, communicates well, and understands and appreciates each other's talents, contributions and roles. The blend of talents, energy and long term commitment in a family business is a powerful force that insures the competitive success of the enterprise.

**What is less than ideal** is a family business tied together by land, machinery and a love for farming but with harmful, destructive interactions. How do you mention a fault or weakness of a family member? How do you work through differences without hurting feelings? How do you make your point without detracting from the love between you? How do you maximize trust while encouraging open discussion and conflict about business decisions?

**Families need harmony, mutual support and love.** The secret to successful family life is positive, consistent communication in which conflict is reduced. True, problems need to be solved and differences negotiated. However, not every difference is aired. Some problems are best lived with and overlooked. Family togetherness works because of a judicious blend of tact, acceptance and gentle confrontation of differences. People put their best foot forward and try to get along.

**A dynamic business needs conflict, new ideas and critical evaluation.** In good business communication, the best idea wins. That requires a willingness to express opinions, disagree, listen, be persuaded and challenged. The owners/managers have to give up significant control to the group process and share management responsibility.

**Dealing with business conflict.** How do you mesh harmony needed by the family and conflict needed by the business? Here are some simple ideas that pull these seemingly conflicting goals together.

**1. Hold a family business meeting regularly.** The meeting should have a written agenda, minutes and agreed on rules for discussion and decision-making. Minutes are taken to record agreements, assignments or disposition of agenda items. The minutes are a useful management tool for reminders, understandings, accountability and follow up.

All key people must be present. A good meeting will start and stop on time and not allow for intrusions and interruptions except for true emergencies. A good meeting just doesn't happen. It takes work, preparation and follow through.

**2. The success of a family business meeting depends on a strong but highly considerate moderator.**

The moderator manages the time, keeps the discussion on track, moves the agenda along, insures fairness, draws everyone into the discussion, keeps emotions and conflict within moderate levels, and facilitates efficient decision-making.

The moderator shouldn't aggressively promote his or her own opinions but defer until all others have had an opportunity to contribute. The moderator shouldn't use the moderator role to promote personal power or manipulate decisions. The role of moderator is to facilitate discussion and elicit honest opinions and concerns from each family member.

The challenge of managing a group is to draw opinions from each member without violating their sense of importance, competence or acceptance. Recesses may be necessary to allow individuals to compose themselves, cool off and regain emotional control.

**3. Family members need to govern their own behavior to have a good meeting.** They need to stick to the agenda, follow the rules, be constructive, show respect and be open-minded to others' opinions. Blame, attacks on personalities and harsh criticism are harmful. They need to respect the moderator's control of the meeting.

**4. Family business decisions are made best by consensus.** Family unity is too important to have dissenting votes. Time needs to be taken to allow people to voice objections, gather and assimilate information, work through emotions and be persuaded by each other. Big decisions regarding land and equipment may take months or even years before everyone can agree.

Consensus decision-making eliminates the "I told you so's." Everyone is committed and supports the decision. The time it takes is worth the unity it creates. Short-sighted decisions that favor particular families or individuals should not be made at the expense of the business. What is best for the business overcomes the pitfalls of vested interest, competition, privilege, authority or status within the family.

**5. The ability to communicate effectively is a key to successful conflict resolution.** Communication depends on attentive listening, paying attention to feelings, paraphrasing, using indirect persuasion, asking questions and requesting feedback. It means thoughtfully considering others' ideas and being willing to negotiate mutually satisfying solutions instead of reacting defensively or stubbornly. Here are some guidelines for dealing with disagreements:

- Be descriptive, not evaluative.
- Direct comments toward behavior the other person can change.
- Describe your point of view but don't impose it.
- Be specific, not general.
- Be sensitive to timing.
- Consider the needs of the other person as well as your own.
- Check to be sure your messages are understood.

Channeling business conflict into a meeting and handling it constructively sets the stage for loving, peaceful family interactions apart from the business.

## ARE MEETINGS A WASTE OF TIME? NOT NECESSARILY

Have you been in a meeting that was a waste of time? Were a couple of picky agenda items talked to death while the important items got a short shrift? Did people leave the meeting feeling angry? Was there a chance for people with minority views to be heard? Was the meeting really necessary in the first place?

A good meeting just doesn't happen. It takes work, skill and preparation. Many people end up leading meetings even though they haven't been trained in how to do it. The skills for leading a meeting can be learned.

### Why meetings fail to accomplish their objectives.

- **Not goal-oriented.** The purpose of the meeting is not well defined. There is no consensus on the nature of the problem being considered.

- **Poorly planned and organized.** Meetings lack direction. The group spends excessive time on inconsequential problems not worth solving and avoids addressing important issues.

- **The meeting is inadequate for the scope of the problem.** There is not enough time, effort or resources to resolve the issue at hand.

- **Inappropriate agenda items.** Failure to recognize who should make a decision and that some issues are more appropriately handled by staff or committee.

- **Inadequate delegation.** Group members need to be given responsibility in order to take hold and make a meaningful contribution.

- **Emotional processes prevail.** Decisions are based on opinions and value judgments rather than on available facts.

- **Fear.** The risk of being wrong makes the group avoid resolving an issue.

- **Problem personalities.** Personality "powderkegs" who "bomb" group consensus.

**Factors in an effective meeting.** Successful meetings depend on developing and using an agenda as the governing plan for the meeting. Being prepared and expecting others to be prepared is important. Having the agenda available before the meeting and checking ahead with members about their responsibilities improves the quality of the meeting.

The most formal structure requires rules for discussion and decision-making that makes the meeting fair and orderly. The most common set of rules is Robert's Rules of Order. The basic principles behind the rules are:

- Only one subject under consideration at a time.
- Each item is entitled to a free and full debate.
- All members have equal rights.
- The rights of the minority must be protected while the will of the majority must prevail.
- Once a decision has been made, every member of the group must support it.

**The moderator is a big key.** An effective meeting depends on a strong moderator. The moderator takes charge and establishes control over the meeting. The overall objective of the meeting determines the amount of structure or control the moderator wishes to exert.

The moderator is to keep the group focused on the topic. He or she needs to be gently and respectfully assertive in redirecting discussion to the appropriate part of the agenda.

The moderator manages the time of the meeting, in starting and ending and keeping the agenda moving at a productive rate. When the discussion starts to be repetitious, the moderator determines when to resolve the issue.

The moderator is goal-oriented and moves the group toward a consensus decision while making sure the discussion has been thorough and inclusive. Decisions are made through a formal process.

At the end of a meeting, the moderator summarizes decisions, reviews assignments, thanks everyone for their participation and reviews the date and time of the next meeting.

**Resolving conflict.** The moderator draws out opinion and conflict from the group. Everyone needs to have his or her views fully heard. One or two strong personalities should not dominate the process at others' expense. One role of the moderator is to ensure fairness in the meeting.

People in the meeting assume different roles such as idealists, pragmatists, analysts, realists, advocates and critics. The challenge of managing the group process is to draw from the strengths of each member without violating their sense of importance, competence or acceptance.

The moderator must manage conflict in the meeting and keep it at moderate levels. A moderator encourages participation by having a safe atmosphere for discussion. A moderator has to defuse emotion in the meeting by artful interventions such as tabling the discussion, calling for a brief recess, interrupting and redefining the conflict in gentler terms. In this process the moderator keeps his or her own emotions under control.

The moderator must not use his or her power to thwart majority rule or to promote a private agenda. The moderator can yield the chair to another member when he or she wants to participate actively in discussions or advocate for a position.

**Everyone is responsible.** The responsibility for having a good meeting isn't all on the moderator. Group members who understand what it takes to have a good meeting can govern their behavior, stick to the agenda, follow the rules, be constructive, show respect and be open-minded to others' opinions.

They need to become skilled at compromise and negotiation rather than confrontation to resolve disputes. Leaders can coach some group members on meeting etiquette prior to the meetings to prevent problems from reoccurring.

# Role of Creativity in Farm Family Succession

April 7, 2008

One of the obvious options open to farm children is the possibility of succession on the family farm. There are a lot of considerations and life to be lived before that possibility can become a reality.

Most parents in agriculture have the goal of passing on the farm as they themselves probably had that choice, chose it and hopefully enjoyed and profited by it. The test of viability of any enterprise is whether it is capable of growth and reproduction.

**There are plenty of challenges for succession in agriculture.** Let me list a few.

1. Create profitability in a mature entrepreneurial enterprise in a global free market economy.
2. Master complex agronomics and animal husbandry.
3. Market products successfully.
4. Have mechanical prowess.
5. Integrate farming and family life to enjoy a family and marriage friendly lifestyle.
6. Work cooperatively and effectively in the context of family business relationships and with hired employees.
7. Have self-discipline, work hard, defer gratification, use judgment in management, manage personal stress, manage debt and finances and communicate well in personal and business relationships.
8. Parent children in such a way that they enjoy being around you, experience fun, happiness, love and well-being in the family, develop attitudes and skills that contribute to the enterprise and feel the freedom to choose their own path in life. The goal of raising a family on a family farm will be one of the driving motivations for children to choose to farm.
9. Encourage and support advanced education and success experiences away from the farm and hope that one of your children will voluntarily embrace farming as his or her chosen profession and lifestyle. He or she will need to find and marry a supportive spouse who can adapt to the lifestyle and demands of farming and join in an intergenerational partnership based on mutual trust and respect.
10. Make enough money to leave a viable and intact enterprise, provide a fair inheritance to all family members and have enough personal resources for retirement and old age.
11. Be ahead of the curve when it comes to change, innovation and technology. Be captivated by learning new things, some that are practical and some for the sheer sake of learning.



12. Manage your enterprise in such a way that your children satisfy their need for challenge, growth and creativity.

**We need challenge.** It is the last two points that I wish to elaborate upon. As human beings, unless we are hampered by fear and anxiety, our minds are so constructed that we thrive on problem-solving in meeting both daily and long term challenges. If your children want challenge, the list above is pretty daunting.

It is in the detail of science, the thrill of improvement and innovation, the power from integration of systems, the satisfaction of building for the future, and the joy of creating something new that energizes young farmers. To see this kind of opportunity, they need to be able to see it modeled by their fathers.

**Modeling excitement.** You have to be in the game yourself. Your own attitudes about learning, growth and expansion will set the tone for their approach to farming. They won't be attracted to a profession they see as stagnant, uninteresting, full of stress and drudgery.

If you are going through the motions to maintain a farm, not staying up with technology, being too content with the status quo, or not expanding in such a way that provides excitement and challenge, then their vision of farming will be limited not only by what they see, but actual consequences of passivity in growth that will make the farm non-competitive in the future.

**Giving children the reins.** Besides modeling aggressive learning and risk-taking, parents need to show respect and trust in their children. They encourage children to try things and give them early opportunities to learn from their own experiences.

Fathers learn to step aside and not get in the way. They address mistakes and failures as learning experiences by being gentle teachers and coaches. They are comfortable in the consultant or advisor role and respond when approached. Actually, effective farmer fathers and their farming children share in the excitement of learning and enjoy the process of discovery together. They have fun discussing farming ad infinitum.

It is in this attitude of meaningful delegation and encouragement to experiment that children will experience the intellectual and emotional excitement that comes with exploring the complexities of nature, agricultural economics, and joy of conceiving of something and bringing it to fruition.

Young farmers see new possibilities and need the support of their parents in trusting their management. They need the sacrifices parents make as they continually get out of their financial comfort zone to provide opportunities for innovation and expansion.

Both generations require courage and faith. The parenting generation requires the courage and motivation to keep on being ahead of the curve even when it is tempting to sit back and not push so hard. The rising generation requires the courage to be different, different from their peers and even different from Mom and Dad. They benefit from past experiences and wisdom but are not afraid to plunge ahead into new and uncharted territories.

# Farmers and Retirement: Do You Hope or Plan?

May 16, 2011

**Living the dream.** In the best of all possible worlds, older farmers have a dream. They want to keep on working on the farm. It is their purpose, their dream, their identity.

Many times this dream includes leaving the legacy of the family farm to farming heirs who continue to work the land. They also envision themselves being able to help out by working on the farm in a semi-retired status and by serving as a management consultant to their farming children. They are able to shift a greater share of the physical labor to an adult child or children.

In the best of all possible worlds, their wife shares the same vision of semi-retirement and wants to continue on with a farming lifestyle.

In the best of all possible worlds, farmers hope their health holds up so they can fill their days with work and useful contributions.

**Cutting back.** Even if there is no farming heir to shoulder the work, older farmers cope with the physical limitations of advancing age by being active in their enterprises. They adapt strategies to compensate for their changing skills and energy levels. They cut back on community volunteering and other enterprises.

They reduce the amount of land they operate by leasing, selling or participating in federal set-aside programs. They cut back on labor-intensive commodities. They often turn to custom work and rely on other "retired" farmers to assist them with spring and fall work.

Each of these strategies enables older farm operators to adjust the scale and/or nature of their enterprise to the realities of their physical situation.

**Dealing with reality.** Here are six issues to consider that can make farming in older age a liability.

**1. Ill health and disability.** Ill health or incapacity may force a farmer to leave the farm. Farmers haven't prepared themselves for less strenuous lifestyles by cultivating interests, leisure and hobbies outside of farm work. Their single-minded focus on farming leaves them bereft of skills, goals and personal identity to cope with a life without farm work and to use their time constructively.

**2. Safety issues.** With advancing age, farmers are at greater safety risk for a catastrophic accident as they attempt complex and often dangerous tasks. They have a false sense of security and fail to reduce their overall level of physical activity or to modify the type of physical activities that they perform on the farm.

**3. Marital discord.** A spouse may be looking for new experiences, a less rigorous life, conveniences of town living, travel or being closer to children and grandchildren. Her needs for a retirement away from the farm collides with his needs for identity and daily work. The result is

often bickering and contention at a time when both could be enjoying their retirement years together.

**4. Too much to do.** The size of the operation and lack of a farming heir leaves older farmers with too much hard work and responsibility when they can no longer meet the demands in front of them.

**5. Divisive relationships with farming heirs.** Farmers often delay retirement because work has an intense personal meaning for them and because they have intensively invested themselves in the survival and growth of their business. To retire is to abdicate control of what gives their lives meaning and what has sustained them economically.

The desire to pass on the farm to the next generation collides with the pride that comes from having sustained the farm through a lifetime of hard work, uncertain commodity prices, high input costs, and bad weather - and the fear that the next generation may not be up to the same challenges.

Resistance to planning for retirement and to transfer ownership and decision-making to successors discourages or drives away farming heirs who have their own goals, differing family needs, or ways to make management decisions.

Sometimes the owner/operators own power and control has been the "glue" that has kept the operation functional. Adult children haven't learned how to cooperate with each other or haven't had enough experience with tough decisions without Dad's protective influence and strong personality.

**6. Needs of farming heirs.** Sometimes the practical and emotional needs of the next generation of farmers means locating the family on the main farmstead, close to the equipment, shop and center of farm operations and to give the farm family an opportunity to raise their children on the family farm. Moving to town may be the best strategy - but the preparation for adjusting to a life away from the farm has not happened.

**Do you hope or do you plan?** While acknowledging that there might come a time when farmers would no longer be able to operate the farm, the general feeling is: "I don't plan for this time, it will just happen."

Planning for retirement means making a conscious choice not to put all of one's identity into farming and to develop other hobbies and interests that are more compatible with old age. Unless the stars line up and the "best of all possible worlds" actually happens, older farmers are vulnerable to depression and a huge identity crisis when truly too old to farm.

Thanks to Lori Garkovich, rural sociologist from the University of Kentucky and her associates, for their research on retirement attitudes of older farmers.

# Five Barriers to Estate Planning

Val Farmer, PhD - Clinical Psychologist

Estate planning can freeze you in your tracks. It is complicated. It is legal. It requires tough decisions. Most of all it projects yourself forward in time beyond your lifetime. Not exactly a fun topic to think about, let alone take action.

Here is a list of five common psychological barriers to estate planning.

**1. Some farmers refuse to deal with their own mortality.** They don't get sick. When they do, they don't go to the doctor. They think they are immortal and indispensable. It is as if they refuse to make plans to prevent the inevitable.

No decision is a decision. Instead of doing the hard work of thinking through a will and an estate plan, a farmer is saying, in effect, that a state or provincial government can do a better job of dispersing the estate according to a predetermined rigid formula. The government gets to keep a part of the estate that would have otherwise gone to the heirs.

Dying and leaving an estate without a will can be a horror story for the next generation. In a time of mourning and grief, family members will likely experience anger and frustration by the legal problems and fairness issues created by the lack of a will.

In families where there has been remarriage and stepchildren come into the picture, the lack of a will can have devastating consequences and repercussions. Complete your estate plan especially about farm assets prior to remarriage.

It is important to list all assets and have relevant documents identifying those assets in a secure location. Parents need to provide for a power of attorney for financial and health concerns in case of disability or life sustaining issues. The executor of the estate should be a child or relative with impeccable integrity.

Be careful. A caregiver has unusual power over vulnerable aging parents. The same could be said for the neer-do-well son who the parents have rescued and now depend on for help with farming and personal care.

**2. Not planning to retire.** People who are not good at retirement planning aren't good at estate planning. Better and earlier transitions can be made if and when people are moving toward personal goals and a future they are excited about.

Farmers who plan for retirement or semi-retirement will make decisions about succession, delegation and have a plan for the continuity of the business. Others just hang on and on and on. Passing on assets and ownership is best done in an orderly fashion over a long period of time.

Confusion or delay in succession planning will inhibit the management roles of the future generation as well as impede the implementation of an estate plan that takes succession into consideration.

**3. Staying in control.** This is a throwback to a different era when the father was lord and master of his patriarchal domain. Not just then but now, there are perfectionist, workaholic fathers who see the farm as a form of their own personal aggrandizement and which satisfies a need to be in control.

Patriarchs use the land as a whip to control the behavior of their farming children. By being deliberately vague and indecisive about estate plans, they keep the next generation beholden to them and too fearful to challenge their authority or thinking.

**4. Deciding what is fair is a tough call.** It takes a huge amount of assets to farm and the yearly return on investment is skimpy compared to other enterprises. The farm is a business, not a legacy.

By leaving a business to several heirs shared equally, the ability of the farming heirs to stay in business is threatened. Gone are the days of the benevolent siblings who sit by passively and let their sibling farm.

The on-farm heirs want cash flow and long term investment. Siblings may be put in the position of questioning their business decisions, the value of their labor and standard of living.

The off-farm heirs want liquidity and short term returns on investment. The farming and non-farming heirs are in a conflict-of-interest situation. Ideally, there would be enough non-farm assets to make the estate as equitable as possible without creating a burden of debt on existing farm assets.

Fair may not be equal. The farm is not just an asset to be given away. Farming is about sharing a career with a son or daughter and his or her family. They have been willing to take the same risks and put in the same sweat equity as the parents. In giving a farm equally to non-farm heirs, the gift has been earned, at least partially, by someone else.

Commitments need to be honored. It is a tragedy when the farming children are left in the lurch by an "equitable" distribution of assets. Estate plans that do not show fairness to off-farm heirs can be painful as well. An unfair will can be interpreted as rejection or lack of love. It hurts. And in some cases, it feels like betrayal.

**5. Harmony now and disharmony later.** In a family that thrives on harmony, people may think that talking about estate planning is like upsetting the apple cart. Ongoing conversations about the estate plans will aid in identifying potential problems and taking steps to prevent them after the parents are gone. Parents should invite ideas, feelings and special requests.

Secrecy around estate planning will foster suspicions and resentments among the children after a parent is gone. It will also cause frustration for the on-farm partners whose futures depend on how the estate is distributed.

Sometimes being too open may invite family conflict, strong reactions and pressure. In such cases, an attorney may advise against disclosing too much information. However, this is an infrequent problem compared to heartaches created by denial, inadequate planning and lack of communication.