



CENTER FOR
DairyEXCELLENCE

For Immediate Release

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LEARN ABOUT HEALTHCARE AND RETIREMENT PLANNING FOR BOTH INCOMING AND RETIRING FARMERS AT NOVEMBER WORKSHOPS

The Workshops Will Have Sessions on Health Care Planning for the Transition Process

Harrisburg, Pa. – Transitioning a farm to the next generation is more than a transfer of land and assets — it’s a shift in lifestyle, responsibilities, and personal needs. Among the most critical yet often overlooked aspects of this transition is health care planning. Both retiring and incoming farmers face distinct challenges in securing affordable, comprehensive health coverage. Dairy farm families are invited to “Passing the Torch” Transition Planning Workshops this November to dive into this topic among others. Hosted by Penn State Extension and the Center for Dairy Excellence, the day-long workshops will be held on November 18 (East Earl, PA) and November 20 (State College, PA). The events will include lunch, and entire dairy farm families are encouraged to attend. Registration is \$25 total for the first two family members and \$5 for each additional family member.

“With 20 families already planning to join us at these November workshops, it’s evident that transition planning is a complicated and important process that many dairy farm families are facing. Transition planning looks very different for every family. There are a variety of financial, legal, accounting, and lifestyle considerations to think about,” said Melissa Anderson, Programs and Operations Manager at the Center for Dairy Excellence. “That’s why we have outside advisors joining us at these workshops to help lead one-on-one family roundtable discussions to keep communication moving in a productive way with the immediate family members who attend the event with you.”

One of the sessions will focus on how health care fits into the transition planning process and ways to avoid financial strain. Learn more about this session:

- **“Retirement Planning and Health Care: What to Think About” with Samantha Gehrett and Paula Ledney.** As farmers retire, their health care needs typically increase, and their insurance options change. On the other hand, young farmers entering the business often lack access to employer-sponsored insurance and face financial constraints. For both generations, planning ahead, and knowing your options, can help avoid financial strain and allow you to integrate your health coverage into a successful farm succession plan.

Samantha Gehrett is a Dairy Business Management Educator with Penn State

Extension and is housed in Carlisle, PA. Her primary focus is to help dairy producers determine cost of production and develop farm business plans that help farms reach long-term goals and objectives. She brings experience in Accounting, Taxation, and Dairy Processing. This work is accomplished through on-farm visits, workshops and conferences and the development of tools and resources for producers and consultants.

Paula Ledney is an Extension Program Specialist in Penn State's Department of Agricultural Economics, Sociology, and Education, where she focuses on enterprise budgeting and production education through the Ag Alternatives publication series. She also provides business management education on topics such as retirement planning, farm transition, federal taxation, and financial literacy. She holds an M.B.A. through Penn State's Black School of Business and is also a Certified Farm Transition Coordinator with the International Farm Transition Network.

In addition to this session, speakers from Hazen Law Group and Top Notch Accounting and consultants from the Center for Dairy Excellence will lead discussions on the legal transition process, the accounting transition process, and financial considerations for farm transition. The workshops also include lunch and one-on-one, interactive family roundtable discussions that are led by outside advisors to keep the process moving in a productive way.

"Thank you for giving us a platform and context to start very difficult conversations. It was very helpful – even just to begin a starting point," shared one dairy farmer who attended a previous workshop in this series.

To register for a workshop and view the full program, call 717-346-0849 or visit www.centerfordairyexcellence.org/passing-the-torch. Email Melissa at manderson@centerfordairyexcellence.org with questions about the event.

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The Center for Dairy Excellence is a non-profit organization initiated by the Pennsylvania Department of Agriculture in 2004. Bringing together people from more than 40 different dairy organizations in Pennsylvania, the Center's mission is to enhance the profitability of the dairy industry by empowering people, creating partnerships, and increasing the availability and use of resources. Learn more at centerfordairyexcellence.org.

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