

Project Report

ARE YOU PREPARED?

Kelloggs Rural Leadership 2009

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EXECUTIVE SUMMARY

Accident Compensation Corporation Statistics (ACC Statistics 2009) show that there are on average 30 sudden deaths on farms each year. These figures are only for accidents on farm. They do not include sudden deaths related to medical conditions.(See Appendix A)

Being aware of these statistics highlights the reason why we should all - **Be Prepared** - for the sudden death of a partner.

The result of any death whether it be an accident or from illness is devastating for those that are left behind. Being a widow in a rural business such as farming can be extra challenging. As a farmer you are unable to close the door of your business and leave your stock to fend for themselves while you grieve.

If farming couples discuss what would happen if one partner were to die suddenly and plan for such an event this allows the grieving partner the option to put the planned systems into place, allowing the partner time to grieve without the added pressure of needing to continue with the day to day operation of the farming business.

PROJECT OBJECTIVES

- To create an awareness of the need to prepare for the unexpected
- To establish what support there is available for widows in the rural sector
- To investigate the role of the Rural Professional's when there is a sudden death of a client
- To understand the role of the Police and Victim Support when a sudden death occurs

INTRODUCTION

In my work with Dairy Womens' Network (www.dwn.co.nz) I have had the opportunity to travel to various areas of New Zealand. Whilst travelling I have had the pleasure of meeting many inspirational women.

Over the past few years I have met a number of widows who have shared their "Going Alone" story.

I chose to focus on widows as there appeared to be a perception coming through in the widows stories, that when a husband or partner in a farming business die, the wife or partner should sell their farming business as it will be in the best interest for the wife/partner and children

Is there a perception a women can not run a successful farming business with out their husband/partner?

I wanted to look at what support is available from Rural Professional's for widows that chose to carry on with the farming business..

I wanted to also look at the community support that is available in the rural sector for widows.

OBJECTIVES

To find out what support is available from Rural Professionals and the community for women who continue to farm after the death of their husband/partner.

In preparing for this report, I tried to think of the best way to gather relevant information with out the project becoming too large. I chose the following methods;

- Quantitative questionnaire. Twenty five rural women were asked five questions to see what percentage of those women have discussed with their partner what would happen to the farm business if one of them were to die suddenly
- Qualitative Interview of 6 rural widows.
- Qualitative Interview of a selection of Rural Professionals.
- Qualitative Interview Police and Victim Support.

The quantitative questions were conducted via telephone and in person.

The interviews were recorded using a dictaphone and then transcribed verbatim.

LIMITATIONS

There is an extremely limited amount of previous research in this area so it was not possible to do a literature review.

There were also distance and time limitations on the samples selected.

The amount of data generated, particularly in the qualitative interviews, was vast. There have been limitations on the inclusion of much of that data in this report.

I have enjoyed the challenge this Kelloggs Rural Leadership project has given me. Completing the Kellogg Rural Leadership course has certainly extended my capabilities and pushed me outside my comfort zone.

Research and literature review

I was able to find very limited information relevant to this topic at the library or on the internet. I spent some time at the Lincoln and Invercargill libraries, even with the help of the Librarians we were unable to come up with information on sudden death on farm's.

STAGE ONE

SURVEY

A survey of 25 farming women was first conducted.

I used an informal 'word of mouth' method to get the sample.

The information was collected from women residing in the following locations throughout New Zealand;

Northland, Waikato, Bay of Plenty, Taranaki, Manawatu, Marlborough, West Coast, Canterbury, Otago, Southland.

I also selected a range of ages for the sample.

The aim of the survey was to gauge how many people discuss and plan with their partners what would happen in the event of suddenly losing a partner. *See Appendix A*

Age Groups

20 – 30	30 – 40	40 - 50	50 - 60
6	7	6	6

Number of Years Farming

5 – 10 years	10 – 15 years	15 – 20 years	25 + years
4	8	11	2

Quantitative Survey Questions

- Have you discussed with your partner in the past twelve months what would happen with your farming business if he were to die?
- Would you know where to go to for business support after the sudden loss of your partner?
- Have you thought about the role your Rural Professionals will play if you were to lose your partner?
- Have you discussed with your Rural Professionals what would happen if you were to lose your partner?
- Do you have a Family Trust?
- Is the Family Trust reviewed regularly?

STAGE TWO

INTERVIEWS

Six Rural Widows Were Interviewed;

'By Rural I mean a widow engaged in a farming business'

<u>Occupation</u>	<u>Location</u>	<u>Partner's Death</u>
Dairy Farmer	Waikato	Killed in a car accident
Deer Farmer	Southland	Sudden death
Dairy Goat Farmer	Bay of Plenty	Suicide
Dairy Farmer	Northern Southland	Farm accident
Sheep Farmer	Western Southland	Farm accident
Dairy Farmer	Eastern Southland	Terminal illness.

The widows were of different ages and stages in their journey **"of Going Alone"**. The widows were aged between thirty and fifty five years of age when their partners' died.

Given the sensitive nature of the questions, I established that all participants were happy and willing to be interviewed and to be part of this project. They also agreed to disclosure of the interview information.

The deaths of their husbands/partners all happened within the past 10 years.

Four of the six women continue to farm on the farm they owned with their husband/partner prior to his death.

All widows agreed to have their names disclosed for the purpose of this project.

QUALITATIVE INTERVIEW QUESTIONS

- Had the widow discussed with her partner how they envisioned the farm business would continue to operate if one of them were to die suddenly?
- In what capacity was the widow previously involved in the farming business? How has this changed?
- Had the couple discussed with their Accountant, Lawyer, Banker what would happen to their farm business if one of them were to die?
- Had the couple made provisional arrangements for an event like losing their partner?
- Do you feel there was enough support / help from your Rural professionals, i.e Bank Manager, Lawyer, Accountant, Farm Advisor?
- Were you able to find support networks easily?
- Do you have any thoughts on how the rural sector could improve the support for rural widows?

STAGE THREE

RURAL PROFESSIONALS

After interviewing the widows I spoke to a selection of Rural Professionals. This selection was made on the basis of professionals that were experienced in the rural sector and would be a familiar and regular part of conducting a farm business.

- Bank Managers
- Lawyers
- Accountants
- Farm Advisors

STAGE FOUR

POLICE

There were initially three parts to my project, but after interviewing some of the widows I realised an important part of the process widows and their families go through is dealing with the Police, so an interview was conducted with the Police. The Police are always called when there has been a sudden death, whether the death is due to an accident or a medical condition.

The interview was a qualitative style interview conducted on informal lines where I asked them;

- What is the role of the Police when a sudden death occurs?
- Why does it take so long for a body to be removed from an accident site?

VICTIM SUPPORT

I also spoke with the organisation Victim Support as it was clear from the interviews that the widows felt Victim Support had played a key role at the time of their partner's death.

The interview was a qualitative style interview conducted on informal lines where I asked them;

- What is the role of Victim Support when a sudden death occurs?
- What training do Victim Support representatives have in dealing with bereaved families?

QUANTITATIVE SURVEY RESULTS.

- Have you discussed with your partner in the past twelve months what would happen with your farming business if he was to die?

Yes	No
60%	40%

- Would you know where to go to for business support after the sudden loss of your partner?

Yes	No
84%	16%

- Have you thought about the role your rural professionals will play if you were to lose your partner?

Yes	No
72%	28%

- Have you discussed with your rural professionals what would happen if you were to lose your partner?

Yes	No
64%	36%

- Do you have a Family Trust?

Yes	No
72%	28%

- Is the Family Trust reviewed regularly?

Yes	No
44%	56%

SUMMARY OF INTERVIEWS WITH WIDOWS

Question One - Had the widow discussed with her partner how they envisioned the farm business would continue to operate if one of them were to die suddenly?

Three widows had discussed with their partner what their wishes would be for the farm business if they were to die suddenly.

Two couples had discussed in detail what they thought they would do if one of them were to die.

Three couples had never discussed either of them dying as life was good and sudden death was really something that happened to other people.

Question Two - In what capacity was the widow previously involved in the farming business? How has this changed?

Two widows were what they called 'fully hands on', on the farm. They worked together with their husband on the farm. They also managed the office administration side of the business.

Three widows helped at busy times on the farm, during lambing, calving, relief milking etc, but they saw their main role at that time of their life as being there to support their husband in the farm business as they were busy as full time mothers also.

Three widows had no involvement with the accounts side of the business, this was an area that their husband had always taken care of.

Two widows had never signed cheques or had any idea of pin numbers for the joint bank accounts.

Question Three - Had the couple discussed with their Accountant, Lawyer, Banker what would happen to their farm business if one of them were to die?

Five couples had Wills;

Two had basic wills stating ; if one partner dies their assets go to their partner and when both partners die the assets go to their children.

Three couples had discussed with their lawyer what they would like to happen with their farm business if one of them were to die.

Two couples had discussed in depth with their Lawyers' their plans for the farm business.

Out of the two couples, one couple were very proactive and planned for the future. Another couple had a six week period after the husband had been diagnosed with melanoma to discuss and plan with their Lawyer the best structure for their farm business to continue once the husband died.

The third couple had discussed their wills and set up family trusts in the months previous to the husband's death only because the lawyer had suggested that whilst they were completing a land transaction they should take the time to ensure all this business was up to date. The widow remembers at the time, her husband saying that they didn't have time to be bothering with this as they were very busy and it was difficult to be leaving the farm to be visiting the lawyer. She is very thankful that she and the lawyer insisted on the paper work being completed.

One couple did not have current wills at the time of the death.

Two couples had briefly discussed with their Accountant their wishes for the business if one of them were to die. The discussion with the Accountant was mainly around considering the tax implications associated with their Trusts and ensuring the Trusts that had been set up were the best Trusts for their business.

None of the couples had discussed with their Farm Advisor or Bank Manager what would happen if they were to die.

Question Four - Had the couple made provisional arrangements for an event like losing their partner?

Five couples out of the six widows I interviewed had life insurance,

Two couples had what they believed was adequate life insurance.

The other three couples had only taken life insurance out because it was a requirement from the bank when they borrowed to purchase land. Two of the widows that were dairy farming felt that as the insurance only just covered the mortgage, they would have been better to have increased the insurance to allow enough money to help with the employment of a Farm Manager for a minimum of 12 months.

Two couples had well set up Family Trusts which have been beneficial.

One couple had received incorrect advice when they set up their Trust. The Trust they had was not set up in the best interests of the widow. This has meant that the widow has had unnecessary stress and expense to deal with.

Question Five - Do you feel there was enough support / help from your Rural Professionals, i.e Bank Manager, Lawyer, Accountant, Farm Advisor?

Two widows felt that their Rural Professionals were very supportive, in particular, their Lawyers, and Farm Advisors. The widows feel they had the support because they had built up a relationship with their Rural Professional by being actively involved with decision making on farm.

One widow found her Accountant very helpful. The Accountant arranged for a meeting a couple of weeks after the death. As the widow had never managed the accounts the Accountant offered to manage all the accounts for the interim. The Accountant took over

paying the monthly accounts, GST, P.A.Y.E, etc. This was very helpful as it was one less stress to have to deal with at the time of her husband's death.

Two widows found the banks supportive.

Three widows felt that banks were especially callous. In these cases the bank contacted the widow's after reading the death notice in the paper the week of the funeral.

Two widows found the support they received from their Farm Advisor invaluable. The Farm Advisors respected the widows wishes and also helped with good practical advice as to how the farm was to continue in the interim, until such times that the widow could clearly assess where she was at as far as what would happen with the business.

Question Six - Were you able to find support networks easily?

All the widows stated that the community support was amazing. "Humbling" was a word that was used by most of the widows. Local groups, church, school committees etc were there in so many ways.

How ever, after about six to eight weeks, everyone else's life goes back to normal, but the widow and her families life will never be normal. This is one of the challenges that the widows expressed they found the hardest.

For young widows there are not many support networks available. There are books on grief which are great, how ever there are not many books or websites that relate to continuing a rural business on your own.

Only one widow whose husband had died in an accident on farm had had grief counselling offered to her and her family. The widows expressed that if they had had counselling offered they may not have taken up the offer in the first few months but they would have liked to have a name and number to contact at a later date.

Question Seven - Do you have any thoughts on how the rural sector could improve the support for rural widows?

All the widows felt a website where widows are able to go to to read questions and answers that other widows have posted, would be helpful. A contact list of widows that may have experienced a similar situation that could be contacted either via e-mail to just ask a question about how did you manage the situation with the Bank /lawyer/ contractor? Or can you suggest where I go to to find out about.....?

RURAL PROFESSIONAL INTERVIEWS

The discussion with the Rural Professionals was around

- the processes they follow when a client dies
- recommendations they would make to clients to ensure their affairs are in order if a partner were to die.

This was an informal information – seeking interview. I made notes during the interview. The questions I asked the eight Rural Professionals are as above.

BANK MANAGERS

This was an informal information – seeking interview. I made notes during the interview.

I interviewed two Bank Managers from two different banks.

The following questions were asked of the Bank Managers

- the processes they follow when a client dies
- recommendations they would make to clients to ensure their affairs are in order if a partner were to die.

Not all banks have a formal Policy or Procedures manual in place for the event of a clients death.

Every situation is different and needs to be dealt with separately

Some banks hear about the death via a Lawyer or a family member. Some read the death notices and realise that the person is a client of theirs and then notify client services who would action the freezing of accounts if need be. Accounts will not be frozen if they are in joint names,

The Bank need to follow the law in regards to Probate;

“ Probate is the certificate granted by the courts to confirm that the will of a deceased person has been approved and registered in the court and that a right to administer their effects has been granted to the executor proving the will” (www.sorted.org.nz.2009) ”

The Bank Managers I spoke with stated that had they had the opportunity to build up a relationship with the widow, they would visit to offer their condolences in the first instance. If they do not know the widow well, they would send a sympathy card acknowledging the death of her husband.

If the widow or a family representative had not contacted the Bank Manager within ten days, the Bank Manager would contact the widow via a phone call to make an appointment to visit the widow.

At this visit the Bank Manager would discuss how the bank can help in regards to working with the Accountant to ensure account's are paid on time. Some Bank Manager's would keep up regular contact with the widow to support her in finance management and to help her move forward.

In some recent cases the widow and or a family representative have organised a meeting with all Rural Professionals at one time. This was found helpful as all parties then had the opportunity to explain and help understand the legal and financial situation.

BANK MANAGERS RECOMMENDATIONS

Ensuring the ownership structure of the business is in both partners names is critical as when trying to access information on bank accounts, farm related accounts including, phone, power, vehicles, hire purchases, credit cards etc if these accounts are not in joint names it is very difficult to access any information if you are not named jointly, due to the Privacy Act .

Ensure as a couple you have adequate life insurance to cover debt .

Ensure there is an "Enduring Powers of Attorney" (EPA's) in place.

*"Enduring Powers of Attorney" These documents allow anyone over the age of 18 years of age to appoint a representative ("the Attorney") to act on their behalf.
"(AWS Legal Invercargill 2009 document)*

ACCOUNTANTS

The Accountants that I spoke to saw their role quite differently to each other.

Accountant One suggested that he would wait to hear from the widow after the death of the client. This Accountant didn't really see that he had a role to play at the time of a sudden death. His role would start at the end of the financial year when he is completing the end of year accounts.

Accountant Two felt that he had an important role to play when a client of his dies suddenly. He felt that it is the Accountant's role to ensure that he/she can help in any way possible in relation to finances. This could be paying all accounts relating to the farm business, in particular ensuring GST , P.A.Y.E, RWT etc are paid on time. Liasing with the Bank Manager on his clients behalf can be helpful as at the time of a sudden death a widow is not always up to managing financial detail especially if they have not been the key finance manager of the business.

ACCOUNTANTS RECOMMENDATIONS

Ensure all accounts are up to date and filed well, so that if there is a sudden death another person can walk in and pick up the file and manage the accounts going forward.

Take the time to talk with your Accountant about the way your business is structured.

Review your business structure regularly, bi-annually is good. Discuss the best way to make provisions for your family financially, discuss Trusts and insurances.

Discuss succession planning with your Accountant.

Such discussions with your Accountant helps to ensure processes are in place if there should be a sudden death.

LAWYERS

The two Lawyer's I interviewed saw their role as a legal representative on behalf of the deceased. Their role is to ensure that wills are read correctly and the wishes of the deceased are followed through. The Lawyer sets the wheels in motion for the Probate process to begin.

Once the Lawyer is notified of their clients death, they would firstly view the clients file to look at;

- (a) the directions of the will as this will tell them if there are any special instructions for their funeral and or burial.
- (b) who holds Enduring Power of Attorney, as this person will need to be contacted.
- (c) Any other relevant legal information

If the Lawyer has not been contacted by the widow or a family representative the Lawyer would then contact the widow either via a letter or they would phone and make an appointment to visit.

LAWYERS RECOMMENDATIONS

ENSURE;

There is a current will, which is reviewed bi-annually as relationships change, i.e marriage, new relationship, restructuring.

There is an Enduring Power of Attorney

That there is relevant life insurance, income protection

Review and update Family Trusts

Ensure all employment contracts & shareholder agreements are kept current

If in a company, ensure that Fonterra Shares and land ownership titles have all directors names on relevant documents, or if not trading as a company ensure both partners names are on all documents.

Check that consents such as effluent discharge and water drawing are in the company name or if not trading as a company ensure all partners names appear on the documents

If 50/50 Sharemilking or in an Equity Partnership, be clear of your partners position in regards to contracts if one of the partnership were to die suddenly.

Be prepared the best you can be.

FARM ADVISOR

The Farm Advisors I spoke to considered themselves to be in a support role to the widow when there is a sudden death.

Depending on the structure of the farming business the level of involvement the Farm Advisor needs with the day to day running of the farm can vary greatly.

The Advisor would contact the widow immediately to offer support and to assess if they are needed to temporarily assist management of staff and farm.

The Farm Advisor is also available to support widows if there is a need for negotiation with Equity Partners and farm owners if the widow is in the position of Sharemilking

The Farm Advisor is often called in to support and assist the Widow when they are making decisions on how to move forward with the business . Helping with a business plan can also be part of the advisors role further down the track.

The Farm Advisor can assist widows with dealing with contractors, there are still a minority of Agricultural Contractors who will not deal with the widow, they still ask to speak to the widows husband .

FARM ADVISORS RECOMMENDATIONS

Have a plan of action if one partner was to die suddenly.

Ensure contracts are valid and signed.

Ensure when choosing Trustees for a Family Trust that they understand your farming business.

Make sure you have income protection and or life insurance to cover your debt level.

COMMUNITY SUPPORT

All widows mentioned how supportive and helpful the Police in their community were. All widows felt there needed to be more awareness about the role Police play in any sudden death.

The role of the Police when there is a sudden death is to inform the following parties:

- Family
- Department of Labour, (if an accident)
- Coroner

The Police are required to carry out a scene examination, this may take some time depending on the circumstances.

The Police will need to take statements from all parties directly involved with either the accident or if parties were a witness to the sudden death.

Often when there is a sudden death the media will be interested, the Police will manage the media for the family if that is the family's wish.

One Policeman will be responsible for the case from the start to the finish. That Policeman will be the person that is first on the scene, the Policeman that informs the Inquest Officer, the Coroner, and completes the job sheet.

That same Police officer will visit the mortuary or funeral home to ensure all the personal effects are removed and returned to the family.

If there is an inquest the police officer will also be the officer at the inquest, They are often there in their role to give evidence and also to support the deceased's family.

Family members often struggle to understand why the Police need to hold the deceased body at the location of the death for a period of time. This is required to ensure a thorough scene examination is able to be completed.

SUGGESTIONS TO THE POLICE FROM THE WIDOWS

When initially visiting widows remove some of the uniform i.e hand cuffs, vests etc as the uniform can be very intimidating.

Soften the approach

Example; One widow whose husband had died suddenly on the farm, did not understand why the police needed to be present. When the police arrived to speak to the widow, they had their full uniform on with hand cuffs and radios. This frightened the widow as she was unsure as to why they would be needing to interview her. The widow thought that she was being questioned in relation to her husband's death as a suspect.

VICTIM SUPPORT

Victim Support plays a valued role in the community at times of sudden deaths.

Victim Support are a 24 hour, seven day a week service that is available to victims of crime and or sudden death and those close to them. (www.victimsupport.org.nz)

Victim Support personnel are trained extensively before working with victims. Victim Support personnel are required to attend regular professional development.

The widows I interviewed, felt that although they understood that there is a place for Victim Support at a time of a sudden death, they did not find having Victim Support in their home at that time helpful. The widows did not feel comfortable having strangers in their house, they only wanted family and close friends with them at that time.

Two widows stated that it would be helpful if the Victim Support worker found out a little back ground before speaking to the family. Both widows found it offensive a Victim Support worker speaking to them about how God would look after them.

These women did not have any particular religious beliefs. The widows were feeling at that time that if there was a God there husband/partner wouldn't be dead.

CONCLUSIONS

This is a very small snippet of how widows interviewed view the support available to them when they find themselves “Going Alone” in their farming business.

I found the information I collected from both the widows and the rural professions very interesting.

I have drawn a number of conclusions from the discussions I have had with the Widows and Rural Professionals.

- Farmers do discuss with their partners what will happen if one of them were to die suddenly. However there is an element of “ it will never happen to us”. Sudden death is something that happens to other people. Because of this way of thinking, most farmers have not planned particularly well for their family’s future. Life insurance needs to safeguard debt levels.
- Many farmers do not discuss or plan with their Rural Professionals for the event of a sudden death. One Bank Manager that I spoke to encourages his team to engage in the discussion with their clients annually. The Banker would discuss life insurance, they would ask when the client last reviewed their farm structure, wills, trusts etc with their Lawyer. One Lawyer I spoke with stated that their firm sends out a letter bi-annually to all clients to check if they have been any changes in their situation. It is basically a letter to prompt clients to review wills & trusts.
- Most Rural Professionals do not have specific training in the area of dealing with clients when there is a sudden death. Every death is different so it is very difficult to be taught how to deal with sudden death of a client..
- There is a lack of awareness as to the process followed when there is a sudden death on farm. All of the widows I interviewed were unaware of the involvement of the Police when there is a sudden death. All the widows had the highest praise for their local Police, the commitment to the case, their compassion and support in their time of need.
- On going support is not available for widows after the sudden death of their partner. Initially there is amazing support from, family and friends and the community. That support dwindles after about 6 to 8 weeks as life goes back to normal for most people. Support networks are hard to find.
- There is still a perception in some areas of the rural communities that in the best interest of the widow and children that the farm should be sold after the death of a husband/partner.
- Four of the six women interviewed are still farming. It has been a challenge for all of them. Three out of the four women that are still farming have changed all of their Rural Professionals.
- It was felt by the widows that there is not enough support from Rural Professionals on a whole.

RECOMMENDATIONS

The interview process resulted in a vast amount of data. While there are constraints within this project to analyse all the data there are some outstanding areas from which recommendations can be made. They are as follows;

BE PREPARED

- Have a good business structure and a good business plan.
- Be insured adequately.
- Ensure your business is in order.
- Ensure you have an Enduring Power of Attorney

DISCUSS WITH YOUR RURAL PROFESSIONALS

- Your business plan
- Setting up of Family Trusts
- Ensure the ownership structure is correct
- Ensure there is “An Enduring Powers of Attorney”
- Review Wills bi-annually
- Maintain and file all business accounts well
- Ensure contracts are valid, signed and dated

COMMUNITY SUPPORT

- Look into setting up a Support Network for Widows that is available via the internet with links from Dairy Women’s Network, Federated Farmers, Fonterra, Dairy NZ, Rural Women.
- Support the local Victim Support group, by training to become a Victim Support member, or by way of a donation.
- Continue to support the widow and her family. Remembering, the death of a family member lasts a life time, not just six to eight weeks.

APPENDICES

A; Accident Compensation Corporation

B; Survey Question

C; Windows Interview Questions

Below is a graph supplied by Accident Compensation Corporation to illustrate the number of accident related sudden deaths that occur on farms in New Zealand.

This graph also shows the cause of the deaths.

Accident Compensation Corporation Statistics of Fatal Claims on Farms for the Financial Year 2009

Financial Year	Fatal Claims
2006-07	35
2007-08	29
2008-09	30

Fatal Claims on Farms for Selected Causes, Financial Year.

Indicated Cause	Financial Year	Fatal Claims
Falls	2006-07	13
	2007-08	8
	2008-09	3 or less
Driving Related	2006-07	4
	2007-08	4
	2008-09	4
Loss of Hold	2006-07	3 or less
	2007-08	
	2008-09	
Equipment Related	2006-07	3 or less
	2007-08	less
	2008-09	3 or less
Struck by an Animal	2006-07	3 or less
	2007-08	
	2008-09	
Shooting	2006-07	
	2007-08	
	2008-09	3 or less
Electrical Shock/ Short Circuit	2006-07	5
	2007-08	
	2008-09	3 or less
Object Coming loose/Shifting	2006-07	3 or less
	2007-08	3 or less
	2008-09	3 or less
Collision/ Knocked Over by Object	2006-07	4
	2007-08	
	2008-09	6
Collapse/ Overturning	2006-07	3 or less
	2007-08	
	2008-09	

APPENDIX B

SURVEY QUESTIONS

- Have you discussed with your partner in the past twelve months what would happen with your farming business if he was to die?
- Would you know where to go to for business support after the sudden loss of your partner?
- Have you thought about the role your rural professionals will play if you were to lose your partner.
- Have you discussed with your rural professionals what would happen if you were to lose your partner.
- Do you have a Family Trust, if so is the Trust reviewed and updated regularly.

APPENDIX C

WIDOWS INTERVIEW QUESTIONS

- Had you discussed with your partner how you both envisioned the farm business would continue to operate if one of you were to die?
- In what capacity were you involved in the farm business, how has this changed
- As a couple had you discussed with your Accountant, Lawyer, Bank Manager, Farm Advisor what would happen to your farm business if one of you were to die
- Had you made provisional arrangements for an event such as losing your partner suddenly.
- Do feel there was enough support / help from Rural Professionals, i.e. Accountant, Lawyer, Bank Manager, Farm Advisor.
- Were you able to find support networks easily
- Do you have any thoughts on how the rural community could support widows' better in the future.

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