

**COMPUTERS** from page 5L

ed plant materials regularly. It is Microsoft Windows compatible. Product shipments began in April. It can be used stand-alone (IBM-compatible, 386SX minimum computer with Windows 3.1, 4 MB of RAM, CD ROM drive, VGA graphics, mouse recommended). Or it can be integrated with GT's LandDesignerPro and IrrigatorJetPro. **Green Thumb, 75 Manhattan Drive, Suite 100, Boulder, CO 80303. (800) 336-3127.**

• **Lafayette Landscape Designs.** Ric and Rhonda Jones updated their LLDesigns imaging/rendering graphics software with a new paint driver, NeoPaint v3.1B. The IBM-compatible software offers 629 cultivars (in 256 colors) depicted to scale. It can be easily manipulated, using NeoPaint, to produce realistic elevation views. The perennials, annuals, bulbs, trees and shrubs are drawn as flowering and non-flowering to allow the designer to show the client a month-by-month progression of bloom in a plan. Faithfully

drawn landscape graphics. Complete packages, including a full legal copy of NeoPaint and the 629 Zone 5 cultivars, retails for \$350. Demo disk available. Smaller, individual packages for perennials, woody plants and annuals also available. **Lafayette Landscape Designs, 6323 Lafayette Road, Medina, OH 44256. (216) 725-7442.**

• **Prairie Software.** Grounds Maintenance Program with capacity for 99,999 customers. User modifiable forms include camera-ready artwork for forms if you don't already have them. Past history is always available on line. Invoicing may be done singly or in a batch mode. Unlimited number of estimates and types of estimates may be created for each customer. More than 30 reports, modifiable to suit the user's needs. **Prairie Software, P.O. Box 34645, Omaha, NE 68134. (402) 571-9786.**

• **Sensible Software** improves CLIP (Computerized Lawn Maintenance Program). Its new WinCLIP release is a

complete Microsoft Windows compatible program that includes job costing, work projections, estimate management, equipment management and other features. Sensible Software's CLIP has been around since 1988 and has garnered a strong following. **Sensible Software, 2 Professional Drive, Suite 246, Gaithersburg, MD 20879. (800) 774-2547.**

• **TKO Software's** RainCAD 3.0 has been shipping since December. All 1.1 users can upgrade for only \$250, and 2.0 users can upgrade for \$20 to cover printing of a new users manual. Also IRRICALC-Pro and EZ, two Windows programs, are now available. A water cost database allows for price estimating by gallons, cubic feet, or acre feet for each month of the year. Xeri-Calc 1.0 for low-volume irrigation is another recently developed Windows program. **TKI Software, 800 West Sam Houston Parkway South, Suite 220, Houston, TX 77042. (800) 348-3248.**

## More family business owners are contemplating selling out

**Economic conditions and new income tax and estate tax laws may be the reason.**

■ Even though it's a time of economic growth, 65 percent of family business owners believe that the national economy has gotten worse or merely state the same since Bill Clinton became President, according to a survey by Massachusetts Mutual Life Insurance. Only 32 percent feel it has improved.

Possibly because of this perception—and others—fewer family business owners are passing their ownership to close relatives, the survey notes. Last year, 65 percent said they intended to keep the business in the family, but this year only 57 percent of the 1,002 respondents said the same.

"It could be that people are taking a look at passing their businesses on at the same time they are starting to deal with

### SMALL BUSINESS SURVEY

Intend to Keep Business in the Family

65%

Have a Completed Written Estate Plan

53%

Believe Economy has Worsened or Stayed the Same Since Jan. '93

65%

changes in the income tax and estate tax laws," says Dr. Bonnie Brown, director of the Institute of Family Business at Baylor University. "That combination may be giving them reason to think that they may be better off to sell."

Fifty-three percent of the survey participants think business conditions have gotten worse for family businesses, while only 11 percent say they have improved.

"There was clear disapproval of the Clinton Administration," says Dr. Craig

Aronoff of Kennesaw State College in Georgia.

Here are other survey findings:

- 53% said they have completed a written estate plan. (Since estate tax rates can now be as high as 55 percent, businesses can often thrive or fail based on their ability to pay taxes without having to divert funds from the business.)

- 62% claim to have either "a good idea" or "some idea" of what their estate tax liability will be.

- 47% will pay the estate tax bill with life insurance.

- 28% have prepared a written succession plan.

- 93% have never used a consultant or counselor to help resolve family conflicts.

- 57% say they want to work as long as possible before considering retirement. (Only 33% have a target retirement age.)

- 21% of the respondents are women, a much higher percentage than in large, non-family corporations.

The key to fairer succession, notes the Henning Family Business Center, is life planning. There are four reasons to put a will and trusts in place, the center observes:

- 1) To assure your spouse's security.
- 2) To create equity among your children.
- 3) As a means to transfer your business.
- 4) To save estate taxes.

Henning says that successful life planning includes the following:

- Financial security for parents.
- Family values development.
- A family mission statement.

## Family business formula for success

■ To be successful in a family business, members must have the following qualities, according to David Bork, a family business counselor based in Aspen, Colo.

- 1) **Shared values**, especially about people, work and money. "If there is a basic agreement about underlying values, then it is possible to create a shared vision for the future," Bork says.
- 2) **Shared power**, as families learn to respect one another's competence and expertise. "We each have different strengths, talents and abilities," Bork notes.
- 3) **Traditions** like travelling together or spending holidays together, Bork

- A business plan.
  - Successor training, including leadership development.
  - Choosing the successor.
  - Preparing for retirement.
  - Career mapping for the entire family.
  - A participation policy for the family.
  - Transfer of ownership and control.
  - Retaining "key" non-family employees.
  - Development of a new management team.
  - An emergency plan for succession crisis.
  - Developing a family council.
  - Activating a board of directors.
- All of this planning serves to magnify

says, bond the family into a unit.

- 4) **A willingness to learn and grow.**
- 5) **Activities** for the maintenance of relationships "put 'relationship currency' into the family bank," he says.
- 6) **Genuine caring** for each other.
- 7) **Mutual respect and trust.** "Some might even call it love," Bork believes.
- 8) **Assistance and support**, "especially at times of grief, loss, pain and shame."
- 9) **Privacy.**
- 10) **Well-defined interpersonal boundaries** that keep individuals from getting caught in the middle.

the benefits of all the years of hard work, according to management consultant Peter Drucker. In effect, he says, it is the "Final Test of Greatness."

—For complete results of Mass Mutual's survey, phone the company at (800) 494-5433 in Springfield, Mass. If you would like more information about the Henning Family Business Center's programs on succession or Mike Henning's consulting arrangements, you can phone (217) 342-3728 in Effingham, Ill. The Henning group also publishes a regular newsletter titled "Mike Henning's Family Firm Advisor."

## Trading your services for other commodities

■ Just because you're short on cash doesn't mean that you have to go without. More and more business people are turning to bartering—and finding that it can be good for business.

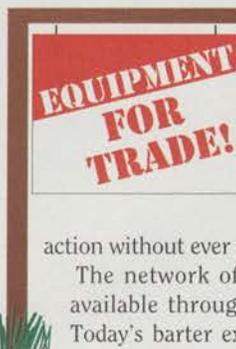
In its simplest form, bartering involves an equal trade. One business swaps goods or services for another. A retail florist or grower might trade merchandise for computer equipment. A landscaping company may trade its service for advertising space in the local newspaper.

Through professional barter exchanges, where members pay a commission for

goods or services traded, more complicated trades are possible. Here's how it works:

A business lists something for trade through the exchange. In return, the business receives a trade credit based on its dollar value. The business can then use its trade credits to "purchase" goods or services offered by other members. The result is that the business is hooked up with a network of actively bartering businesses.

For example, a garden center might offer plants and trade its barter credits in for mowing services. The mowing service might trade its credits in for computer



equipment. And the computer company might trade its credits for office plants. Three separate businesses have taken part in a buy-and-sell trans-

action without ever exchanging a dime.

The network of goods and services available through barter is growing. Today's barter exchange may have as many as a few thousand members nationwide. As bartering becomes more popular, some barter exchanges are starting to trade with each other, further expanding the bartering opportunities available to their members.

Bartering is also another way of advertising.  
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