

Quilts, Barns and Money
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Have you ever started a project that got bigger and bigger and had more meaning as it progressed? That was my winter of 2011/2012. This work started by winning a Barns and Quilts book by Eleanor Burns on a bus trip to Paducah, Kentucky and I'm not sure the project is over yet—the 6th farm quilt being quilted as this is being written.

1. Growing Up – Iowa Memories

This quilt features Eleanor Burns's quilts and barns blocks. I was lucky to be a farm kid—surrounded by ponies, horses, beef cattle and one milk cow at a time. Cats and dogs were constant playmates. In Iowa, windmills dotted the landscape. Our barn was red and so are all but one of the barns on the quilt. Where are the chickens? They're on the back of the quilt (I didn't feel as lucky to have them around).

The quilt blocks were too narrow for the height. I added on columns of patchwork on each side for a better proportion.

Financial strategies for 2012

- A. Add on to your savings. Paying off debt is a form of savings.
- B. Once you identify a problem, look for 2nd and 3rd right answers.
- C. The windmills remind us that we've had financial storms in recent months.
- D. This quilt speaks to animals in harmony. How about people and money? Money is the #1 source of conflict in families.

2. Sunday on the Farm

I like the fabrics in this design because they are so peaceful. They reflect how many people want to think about farms and it may be like this a few hours on Sunday afternoon (maybe). We used our equipment until it wouldn't go any more and then we hoped to use what was left for parts and alternative uses.

- A. We must rediscover thrifty living. Use it up. wear it out, make it do or do without.
- B. The quilt features classic equipment. What are classic financial practices? written goals. track spending. save money. Track the farm business finances and the household finances separately.

C. This is a peaceful quilt. Worry less and manage \$ more. You'll even sleep better.

3. There's Always One!

Quilts can be fun. If you've handled cows, you know there's always one that's headed the wrong direction and will be the first to lead the group away from where you want them to head. While it isn't good in herding cattle, not following the herd can be a good thing in financial management.

Financial Lessons:

A. Don't follow the financial herd.

B. It's buy low, sell high.

C. Dave Ramsey, "If you will live like no one else, later you can live like no one else."

D. You fail when you give up what you want most for what you want now.

E. The border on this quilt is called piano keys. It brings definition to the quilt. Calculating a net worth statement each year brings definition to your financial picture.

4. Coming Home

This quilt is a combination of printed blocks and pieced work. I wanted you to know that I built (pieced) the fences. I didn't have quite enough board fabric and the closest fabric stores to Marshall are in Brunswick and Sedalia so I added some gates to the design. I used what I had.

Enjoy the quilts and barns project in Cooper, Howard and Saline Counties. www.missouribarnquilts.com
Marshall has an outstanding quilt show September 29/30, 2012. www.countrypatchworkquilters.com

5. Unfinished Business

I purchased 10 finished blocks at an estate sale in Boone County. The blocks are beautiful, precise and unique designs. I imagine the block maker died with her quilt unfinished. This project reminds me, as much as possible, to finish up my life's business. Even with that goal, I will leave unfinished business.

Do not aspire to have a perfect estate plan. Otherwise you may never get one in place.

The best estate plan in the world is WORTHLESS unless it is put in place. Take some time and **do** some of the things you know you need to be doing to create financial success.

University of Missouri Extension is a great resource for science-based, unbiased, quality information in family financial planning as well as ag business and additional family and farm topics. Base your decisions on quality information.

Please use my website on personal financial planning: www.extension.missouri.edu/saline
Click on the blue line in the left margin "Family financial education" You'll find workshops, contact information and critical financial resources.