

# Cultivating Business

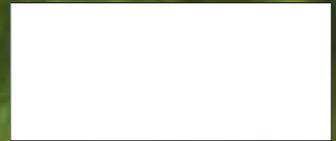
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2017-2018



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# The Importance of Teams

**H**i there! I suppose I should introduce myself. My name is Chris Corbett and I live in Melfort, Saskatchewan (Google it; it's in East Central Saskatchewan, about two hours northeast of Saskatoon). My work for the last 12 years has been as a grain marketing consultant. Our company, FarmLink Marketing Solutions, has been helping farmers make better grain marketing decisions in Western Canada since the 2003-2004 crop year. I count myself incredibly fortunate to have been involved in this amazing industry throughout my whole life, personally while growing up and professionally as a career.

I grew up on a mixed farm—grain and feeder cattle—just outside of Winnipeg, Manitoba. As the oldest of five, I had to look for work elsewhere when I got my driver's licence, because as dad put it, he couldn't afford to pay us all to work on the farm! So, I went to work for the neighbour, which led to work in custom application with a fertilizer and pesticide retailer, then to my degree and my first career with Ciba, now Syngenta.

My first posting was in Melfort and in 2001, I had the chance to transfer back to Manitoba with Syngenta, which was a great chance to become more involved with our family farm. However, after 10 years in the ag-chem business, the siren song of entrepreneurship called and I joined with the two co-founders of FarmLink. My family still runs a very successful farm in Manitoba.

My work at FarmLink predicated a move back to Melfort in 2006 and that led me quickly to CAFA. I became a member around that time and have profited from that decision both personally and professionally over the past 10 plus years.

I really believe in CAFA and the opportunities it brings me. I've been involved in sports my whole life; hockey, baseball and football primarily, first playing and now coaching. Teams have been a big part of my world for a long time. As a coach for my son's Atom hockey club, I continue to try and teach the value of a team to the next generation.

Gretzky was unreal, but he also had Kurri, Coffee and Messier, not to mention Semenko. They all understood their roles and excelled at them. Crosby has Malkin, Letang, Kessel, etc. Not to mention the work behind the scenes by coaches, trainers and equipment managers.

**I need CAFA.  
I need my team.  
Because I can  
assure you, I can't  
come close to  
doing anything  
effective on my  
own. Our farmers  
need us. All of us.**

Teams are important. And that's how I view CAFA. An opportunity for me, a grain marketer, to build an amazing team of legal, financial, accounting, HR, agronomy and insurance experts. I can use them to help my farm clients get the best advice out there to further their farms.

We have a huge challenge ahead of us, every single one of us who advises farms and farm families across the nation. The amount of wealth changing hands in agriculture over the next 10 to 15 years will be staggering. Our industry is under ever-growing scrutiny from an increasingly demanding consumer.

Who is going to be there to assist our farmers through these times? I'll certainly be willing to help, but I need all of you. I need CAFA. I need my team. Because I can assure you, I can't come close to doing anything effective on my own. Our farmers need us. All of us. So please, engage with your local Chapter. Attend one of your provincial seminars. Learn. Network. Get better. If our farm clients are successful, everyone around them will be as well.

I'd like to welcome our newest board members, Tom Blonde, a CPA from Elora, Ontario, Catherine McCorquodale, a lawyer from Stratford, Ontario and Ryan Parker, a farm appraiser with Valco Consultants in London, Ontario. I'm looking forward to their contributions.

And I would like to save the last words to thank our out-going chair, Amanda Hammell. Amanda did an amazing job over her tenure and for those of you who didn't get the chance to meet her, you missed out. She had a knack for bringing a very diverse group of people together and getting us headed in the same direction, as well as being a wonderful advocate. I have very big shoes to fill but I look forward to the challenge. Please don't hesitate to call or email me with your questions, concerns or suggestions. Thank you for this opportunity.

**Chris Corbett**  
National Chair



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# Meeting of the Minds

Many of the tax experts in CAFA set out with the purpose of having the government listen to them and work with them to come up with a better plan. Here is hoping that their voices have been heard and heeded.

Members' concerns and insights were shared at CAFA's Farm Tax Update in Guelph on October 19, 2017, and nationally via Agriwebinar®. It was a unique opportunity to be able to listen to the insights of other farm tax experts and discuss alternative tax solutions.

CAFA continues to host our Farm Update Series (Tax, Management, Succession) across the country, with the goal of helping CAFA members become the most trusted and valuable source of farm advice. With a passion for agriculture, a commitment to continuous learning and strong multi-disciplinary networks, CAFA members can deliver a broad perspective with their services. Check out pages 12 and 13 for more information on the Farm Update series and for dates for our upcoming events.

This year we started a new membership program that is very exciting! A board committee was tasked with developing firm membership pricing options. It was decided that local firms (chapter specific) and provincial firms would be able to benefit from group pricing plans.

It is so refreshing to talk to those who have embraced the idea of having more of their staff advising farm families involved in CAFA, increasing their skills and knowledge and building their farm-focused professional network. Patti Durand, with Scotiabank, Saskatchewan (among others) has been an enthusiastic supporter.

CAFA's growth this past year and the momentum we have going forward required the collaborative efforts of many and as an organization we are most grateful. From our Board of Directors, to the leadership from our chapter chairs, to our many sponsors and members who spend time preparing in-depth presentations at our Farm Updates, I sincerely thank you!

Professional development and continuous learning are hallmarks of CAFA. Members are very clear on how they are continually impressed by the value they get from in-person contacts at Farm Updates and Chapter Meetings. Advising farm families and businesses requires technical expertise, to be sure, but collaborative learning when great minds are brought together cannot be undervalued—ever.

John Buchan, a Scottish politician from the late 1800s is quoted as saying, "To live for a time close to great minds is the best kind of education."

Be part of this. Join us!

“Meeting of the Minds” is a phrase in contract law referring to a mutual agreement or consensus in a situation where there is a common understanding. A national consensus, or meeting of the minds among tax advisors, happened after the July 18, 2017, proposed tax changes from the Department of Finance. Farm tax experts from across the country collectively raised concerns about the tax proposals and their potential impact on family farms.

It was interesting to watch how the momentum and volume on this picked up in mainstream and social media. It was also rewarding to help connect tax experts from chapters in different provinces, to share their insight and arrive at a better understanding of the potential implications. This was CAFA, a national network of farm advisors, in action; communicating and sharing strategies to help have a positive impact on farm families and businesses in Canada.

Washington Irving is quoted as saying, “Great minds have purposes, others have wishes.”

## CAFA insiders



**Catherine McCorquodale**  
 Monteith Ritsma Professional Corporation  
 B.Sc. (Agr), M.Sc., J.D., CAFA  
 Catherine attended the University of Guelph where she studied Animal Science and obtained a Bachelor of Science in Agriculture, followed by a Masters of Science. She graduated with a J.D. from Western Law in 2014.



**Larry Keating**  
 President and CEO  
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 Larry is President and CEO of NPC DataGuard; a proud Canadian success story. NPC was created in 2008 and is the first service of its kind that helps every professional and business stay firmly ahead of cyber challenges, saving time and money in the process.



**Grant Griffith**  
 MNP LLP  
 Drawing on more than 20 years of advisory experience, Grant delivers personalized farm management solutions in assurance, tax, consulting and farm income programs to clients with grain, cattle and mixed farm operations, including Hutterite colonies.



**Kim Gerencser**  
 Growing Farm Profits  
 BAFA, CFP, CAFA  
 Kim is a business strategist providing family businesses with proactive and pragmatic solutions to issues and challenges relating to finance, cash flow, leverage, systems and operations. He launched Growing Farm Profits in 2015.



**Tom Blonde**  
 B.Sc. (Agr.), CPA, CA, CAFA  
 Collins Barrow  
 Wellington-Dufferin District  
 Since 2001, Tom has been assisting a large variety of clients with general business advice, auditing, accounting, income tax planning and compliance services. He grew up on a cash-crop farming operation in the Chatham-Kent area.

# CAFA's Farm Update Series

CAFA's Farm Update Series addresses the need for farm-focused professional development for farm advisors in Canada. CAFA is privileged to have members who are willing to spend hours preparing quality information to share with other CAFA members to help increase the skills and knowledge of farm advisors.

Over the last 12 months, CAFA Farm Updates have included:

## Farm Tax Update



CAFA's 3rd Annual Farm Tax Update, October 19, 2017, in Guelph, Ontario, was not only a success but also very timely. With 200 advisors participating in person and online via AgriWebinar®, the speakers delivered a top-notch day with an opening panel discussion on the tax proposals and how they might impact farm transitions. Presenters also reviewed business structures and farm tax programs, U.S. tax issues, moving quota from CEC to CCA, fair vs. equal, what is farming and who is a farmer, and finally, presenters gave everyone a look at the grants available to farmers through the SR& ED Program.

Thank you to our sponsors: Agri-Food Management Institute (AMI), the Ontario Institute of Agrologists (OIA), Collins Barrow, Farm Management Canada and Allied Associates.

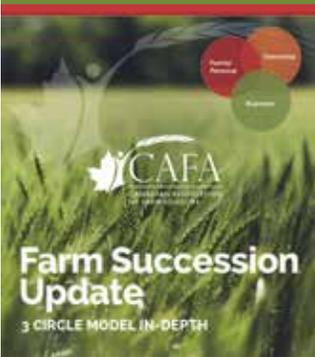
## Farm Management Update

Manitoba hosted an update with a focus on farm management in Niverville, Manitoba, November 2, 2017. Although attendance was disappointing, the presentations were refreshing and optimistic for Manitoba's ag sector. The day started with learning about a course that helps farmers understand investment decisions in machinery and equipment, then on to a fresh look at a successful agribusiness and how its operating system helps in its success. The topic then turned to the advantages Manitoba (and Canada) have in agriculture globally, then how to tell the AGvocate story.

Afternoon topics included the economics of crop rotations, a young rancher shared her story of building her cattle operation, an overview of commodity marketing, mental wellness in the workplace and farm human resources. The day finished with a well-respected farmer sharing how he thinks and subsequently operates his successful business. In lieu of speaker gifts, a donation was made to Manitoba 4-H.



## Farm Succession Update: The 3 Circle Model



Saskatchewan hosted its second Farm Succession Update: Three Circle Model on November 2, 2017, in Saskatoon, Saskatchewan. It was well-attended and the information provided some good take away messages. In the *Family Circle* topics included sharing farm information, avoiding litigation and starting healthy family conversations. The *Business Circle* included cash and insolvency, agreeing on legal issues and a look at the proposed tax changes for private companies. The *Ownership Circle* discussed land ownership, tax deferral and a review of the tax proposals that came out of Ottawa in July 2017.

Thank you to our sponsors: Lakeview Insurance Brokers and Global Ag Risk Solutions.

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### CAFA Members are the Most Valuable and Trusted Farm Advisors in Canada!

CAFA members are passionate about farming as demonstrated by their continuous learning, improving multi-disciplinary skills, building a strong network of professionals and having a broad-based perspective in their advisory services. CAFA members strive to be the best that they can be for their clients.

Contact CAFA to learn how to become a part of this unique, dynamic and educational national association. It is the only one like it in the country. Want to be part of this amazing farm advisory group called CAFA? For the fiscal year, July 1 to June 30, CAFA offers three individual membership options:

1. Regular member at \$385 per year (+tax): Certifiable.
2. Associate member at \$135 per year (+tax).
3. Student member / mentee at \$100 per year (+tax).

This past year, CAFA introduced a bold new pricing strategy. The association wants to have CAFA professional development and networking opportunities more widely available so it decided on a pricing program that helps firms get their team involved, as members, in CAFA's chapter meetings and Farm Updates. It also gives their team the ability to earn our **Certified Agricultural Farm Advisors** status.

Brilliant!

- Local firms can join one chapter with unlimited **participating** members for just \$500 (+tax). Yes, you read that correctly.
- Provincially, firms can join for just \$1,500 (+tax) and have unlimited **participating** members in chapters across the province.

### Want to learn more? Contact:

- CAFA: 877-474-2871 or info@cafanel.com
- Any of our Directors or chapter chairs. Contact info is at www.cafanel.ca.
- Ask a CAFA member!



### Mark Your Calendar!

#### Farm Succession Update

January 18, 2018  
London, Ontario  
With a focus on governance and a case study.

#### Farm Succession Update

January 24, 2018  
Abbotsford, British Columbia  
There is an excellent team hard at work putting this event together.

#### Farm Management Update

February 8, 2018  
Red Deer, Alberta  
Another committee is hard at work developing an exceptional program for CAFA members.

#### Farm Update

March 8, 2018  
Ottawa, Ontario  
Experts in eastern Ontario will be hosting this event. Watch for more information on this to be released soon.

#### Farm Women's Update

April 12, 2018  
London, Ontario

#### Farm Management Update

June 7, 2018  
Woodstock, Ontario  
This one is always a great event. More details to follow.



## Members!

Get Behind-the-Scenes, Members-only Access to videos from past CAFA educational development events.

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# Succession Planning Strategies

When multiple generations are involved, ongoing **communication is key** to planning for the future and preventing family food fights.

By Catherine McCorquodale, CAFA, Monteith Ritsma Phillips Professional Corporation

**S**uccession planning is a daunting, but necessary task. The combination of people, business, emotions and an endless list of uncontrollable factors can be overwhelming. The question of where to start is a frequent one.

Tax planning is often seen as a safe place. Visiting the accountant and putting together a plan to minimize taxes is a first step. However, it cannot be the only step or the only factor that influences a succession plan. There are numerous factors that need to be considered and discussed to implement a successful succession plan.

Taxes. No one likes to pay them, but they are a necessary evil. The plan where one pays the least amount of taxes may appear to be the best choice, but the following examples show that is not always true.

In the first example, two brothers operate a farm and are planning to transfer it to the next generation. One brother has no children and one brother has a son who is interested in continuing the family farm. The accountant has prepared a tax plan to transfer the farm and all involved have agreed to the plan in principle.

A meeting was set at the lawyer's office for everyone to sign the paperwork, but no one would sign.

Instead, they proceeded to have a family discussion in the office at \$300 per hour. It turned out the son/nephew wanted to take the farm in a new direction and his dad and uncle felt he was not prepared to take on the responsibility of operating the farm. During the meeting it was discovered that no one had asked the son/nephew about his plans before the accountant prepared the tax plan. Now they are back at square one and out a few thousand dollars.

In example number two, a father was planning to gift farming assets to his son. Once again, the farm accountant prepared a tax plan and the lawyer drafted the necessary paperwork. Neither the father nor the son showed up to sign the paperwork. Instead, they spent additional money to mediate. The father and son had different ideas on how the farm should operate. Work-life balance was an issue.

The father thought the son should continue working as he had; seven days a week, 365 days of the year, from sun up to sun down. The son wanted

to spend time with his family and play recreational hockey.

In both examples, the lack of communication between all parties is evident. Not just between the older and younger generations, but between the clients and the advisors. The word "communication" is used in nearly every presentation and in every article written about succession planning, and for good reason. Without communication the time and money spent on succession planning is a waste. Not everyone's communication is going to look the same.

For some farms it may be weekly family meetings discussing, in detail, every single decision to be made. For others, it may be an ongoing group text or weekly email, updating the entire family on what has happened and what is planned. It doesn't matter how the family communicates. It only matters that they do communicate, with every family member and every advisor.

It is important to ensure that each advisor involved in the succession plan is aware of what the other advisors are doing. Advisors working in silos are not effective. People balk when a meeting of all the advisors is

suggested. The cost is what usually scares people.

The upfront cost of a two-hour meeting, resulting in everyone being on the same page, is significantly less than endless phone calls, emails and letters trying to get everyone on the same page. Providing all the information to all the advisors will lead to a succession plan that works. This includes discussions on family, farm operations and plans for the future.

Farm families are in the unique position of living where they work and working where they live. The boundary lines become blurred and separating work and family can be difficult.

It is important though, that family dynamics and the needs of the family are discussed and considered. This means including non-farm family members. It does not mean that non-farm family members need to have input on every decision, but the thoughts and feelings of non-farm family members are important.

Family dynamics play a vital role in the day-to-day operation of the farm

and in succession planning. Understanding the needs and wants of each family member before creating a succession plan will avoid surprises later on. Ask what work-life balance looks like for each family member. Discuss how that work-life balance will need to change in the future as parents retire and the next generation gets married and has children. And remember, at the end of the day the farm is a business and decisions regarding it should not result in fights at Christmas dinner.

The next generation will be the future of the farm. Discuss where family members envision the farm in five or 10 years. Discuss whether changes to the farm, financially or operationally, will be necessary to bring the next generation into the business. Listen to the next generation's ideas and incorporate them into the plan.

Remember, succession plans are not carved in stone. The plan should be reviewed, evaluated and revised as necessary. No one has a crystal ball to see what the future will bring and while a succession plan cannot accommodate

every hypothetical, the plan should be able to adapt, within reason.

The future may bring changes to family members' health, marketplace dynamics, family status or the political climate. A good plan should be flexible enough to accommodate some of these changes.

Succession planning is a process, not an event. It takes time to properly prepare and implement a plan. Gather a team of trusted advisors and take the time to discuss, write and revise a plan before signing and implementing. In the end, it will save time, money and the family dinner. 🍷

---

*Catherine McCorquodale, CAFA, attended the University of Guelph where she studied Animal Science and obtained a Bachelor of Science in Agriculture. She then completed a Masters of Science at the Ontario Veterinary College, focusing on the genetics of dairy calf health. Cate graduated with a J.D. from Western Law in 2014 and joined Monteith Ritsma Professional Corporation in 2015. She can be reached at [mccorquodale@stratfordlawyers.com](mailto:mccorquodale@stratfordlawyers.com).*



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# Cyber Threats to Your Family Farm

GPS guided combines, computer-based accounting systems and even your farm's internet connection can **expose you to cyber attacks.**

By Larry Keating, NPC DataGuard

I was fortunate to have lived on our legacy family farm in Southwest Ontario in my youth. I am certain my character and work ethic were forged in those years. A farm is a place unique in society and business.

Our farm in those days was not what farms are today. We had a wood and coal furnace in the farmhouse, some horse-drawn implements, and communication was a party-line phone just outside the parlour. I am so dating myself.

Somewhere I took a big left turn and founded a high technology company in my twenties that still runs today. It has been an incredible journey of entrepreneurship and life, and I think my particular experience qualifies me, to some small extent, to talk about the importance of data security on the farm.

Besides being the livelihood for the family or group operating it, and their employees, farms truly are the breadbasket of society. The importance of their work can simply not be overstated. Farms have a critical role in providing sustenance to an ever-growing population, and their level of automation and technology have dramatically increased, improving productivity and the success of the operation.

From computer controlled feed mixing and GPS-guided combines, to computer-based farm accounting systems, technology has become as essential to the farm operation as any other business. Contrary to conventional perception, I have found farms and related businesses to often be early adopters of technology and communications, possibly driven by the isolation farmers can experience and the need to constantly consider productivity improvements and success outcomes to ensure their livelihood.

But with automation and computers comes risk. In 2017, we have seen a dramatic jump in the cyber-attack risk to businesses of all sizes. It is fundamentally changing the priorities a business owner needs to consider, in order to successfully operate a business. No longer can we rely on "security by obscurity," thinking we are too small or too remote to be a target. Farms, significant, sophisticated businesses, are by no means exempt.

Consider for a moment what could happen to you today from a single-click on a virus infected email document or weblink, that locks all your computers

and any connected servers or devices, with the key to possibly unlocking those critical operational tools in the hands of a cybercriminal halfway around the world. What would happen to your business and the operation of the farm?

This type of attack, where the culprits seek a payment to unlock your computers or data (in a completely automated process that allows them to attack any size of business), is known as a ransomware attack. And I say to "possibly" unlock the computers and information attacked because a good number of times, even after paying a handsome sum for ransom, the unlock keys just don't work. These guys, after all, aren't IBM.

I am sure they would like the unlock process to work every time, so they could come back later for another helping. You might be more inclined to pay if the unlocking process worked the first time, but if they get the ransom money even once, then they are winning. But if the keys don't work and you don't have a great backup, you could be in serious trouble.

Another form of attack, that starts with a virus embedded in one or more

of your computers, is known as a Business Email Compromise or BEC attack. Rather than lock up your devices for a ransom, the criminals spend weeks or even months reading your email, stealing your documents and acquiring the login credentials to your accounts. When they think you are in a vulnerable moment, they will attempt to use all that information to attack your bank accounts for money transfers and re-direct supplier payments. They will create fake invoices, so close to what you are paying that you end up sending money to the wrong place, namely their bank account.

We have become so dependent on automation tools and computers that we have passed over a line, where now, without them, we are sunk. Hard as it is to farm and make a living at it, introducing any catastrophic event, from flood to fire to now compromised computers, is grief we just don't need. But while it is difficult to avoid a flood, you can significantly reduce the likelihood or impact of a cyber-attack.

First, recognize the importance of addressing the issue, the same as you would any challenge to your success. Accept the challenge. Plan ahead. While it is unfortunate, we must add something new to the list of expenses in the 21st century. Whether you are a farmer or a banker, thinking ahead and getting proper controls, technology and advice on how to protect your information and systems, is now a fact of life.

Here is a minimal check list for preventing Ransomware and BEC attacks:

Defending from malware:

- Ensure you have an up-to-date and fully patched:
  - BIOS and operating system for your computers;
  - Office Suite, system apps like Java and Adobe, web browser; and
  - Internet security and anti-malware suite.
- Ensure you are using a personal firewall on all your computers.
- Ensure you have backup, multiple versions deep and the backup system only connects to your computers when backing up.

Additionally, for Ransomware:

- Educate and train staff on what threats look like, don't click what you don't know.
  - If you have a server-based network, segment your network and apply principles of least privilege for user access.
  - Have a complete inventory of your network equipment and devices and their maintenance.
  - Monitor system logs, or have someone do it for you.
- Additionally, for a BEC attack:
- Educate and train staff on what threats look like, don't click what you don't know.
  - Encrypt your files, consider using file-by-file encryption.
  - Establish two-factor person-to-person authentication policies for payments and transfers, never rely on email alone.
  - Establish email sources and address verification processes.
  - Verify payment pattern changes requests with verifiable contacts.
- If any of this is not your forte, seek the help of a professional. Managed

security service providers are a new breed of information technology providers. They will provide security advice, services and products delivered for a monthly fee and cost-scaled to almost any size of business.

In any event, and I mean this literally, don't bet the farm on believing it won't happen to you. With pro-active measures, awareness of the threats and a reasonable investment in technology, you can rest assured your risk will be limited. 🏠

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*Larry Keating is President and CEO of NPC DataGuard. He invented and brought to market his industry's first secure managed endpoint computing solution for professionals. For eight years, Larry served as the founding chairman of the Minister's Technology Advisory Group for the Province of Ontario, and he was recognized by the Information & Privacy Commissioner of Ontario as a Privacy by Design Ambassador. Larry can be reached at lkeating@npcdataguard.com.*

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# Vision, Capacity and Execution

Are you really turning a profit? If you haven't counted your paperclips (and expensed them too!), then you may not be earning as much as you think.

By Kim Gerencser, CAFA, BAFS, CFP, Growing Farm Profits

“It was the best of times; it was the worst of times...” was famously penned by Charles Dickens in, *A Tale of Two Cities*. The same can be said for agriculture, not just now, but through the decades. Whether the time we are currently in is the best or the worst cannot be determined until it has passed. Only hindsight provides clarity.

Despite the challenges that face agricultural producers every day, our best plan is to control what we can control and prepare for the effects of what we cannot control. Every generation that has preceded us and likely every generation that will succeed us, has faced and will face similar challenges to what we encounter today; weather and environmental risk, commodity market risk, currency risk,

financial risk and what has become significantly more heightened over the last five years, political risk.

What from this list can you control? Globally, from a macro perspective, the answer is none. Internally, from a micro perspective, the answer is all of them.

Weather and environmental risk can be managed with crop rotation, tillage practices and efficiency of operations. Commodity market risk and currency risk can be managed with hedging strategies. Financial risk is almost fully within your control by the decisions you make each day, each month and each year. While you cannot control interest rates as a part of financial risk, you can influence your interest rates. And finally, there is political risk...okay, so you can't control all of them.

Now you're thinking, “So, what can I really do to control and/or manage these risks like you claim?” Let's dig into that right now!

## Keys to success: do what the best are doing

Wayne Gretzky, Muhamad Ali, Michael Jordan; these men are all the best of the best in their respective fields. Others who competed on the same stage as these legends aspired to be more like them because they were the best.

The Dollars and Sense survey conducted by Farm Management Canada concluded that across all segments of agriculture, across all provinces in Canada, the top 25 per cent of producers shared similar traits, habits and business practices. They:

# The theory is, that if you haven't included your paperclips, which is a very real expense even though insignificant to crop or livestock production, then what else might be left out?

- Never stop learning;
- Make business decisions using accurate financial data;
- Seek the help of business advisors/consultants;
- Have a written business plan, follow it and review it annually; and
- They know and monitor their cost of production and what it means for your profits.

The best of your competitors is making these points a part of their business. If you are not, then you are starting each day several steps behind those who you are competing with, for finite resources such as land and labour.

## Know your numbers

The best managed businesses are constantly monitoring their numbers. Day-to-day critical metrics are cash on hand, 30-day cash flow and working capital. These are figures you should know off the top of your head, or at least be able to access in two or three clicks. Systems and practices should be in place to keep these figures current, at least weekly, but daily is better. Monthly metrics include receivables and payables, 90-day cash flow, accrued income statement to date and reconciliation of all labour costs (especially mandatory contributions like CPP and EI). Monthly management reports should not be limited to the above suggestions and can include anything you feel is pertinent to review on this frequency.

Quarterly metrics include 12-month cash flow, balance sheet and full ratio analysis. This quarterly reporting becomes a major check point in your operating cycle so that if negative

trends are identified you have time to address them before they become serious issues.

Knowing your numbers goes well beyond the regular management reporting described earlier. One of the most important figures that is still not widely used, is Unit Cost of Production (UnitCOP). The concept of UnitCOP goes beyond inputs, fuel, repairs and labour. It includes everything right down to the paperclips ([www.growing-farmprofits.com/paperclips](http://www.growing-farmprofits.com/paperclips)).

The theory is that if you haven't included your paperclips, which is a very real expense even though insignificant to crop or livestock production, then what else might be left out? ALL costs go into UnitCOP because if you don't know what it cost you to produce it, how do you know you're selling for a profit? And as we've all heard more than once, "No one has ever gone broke selling for a profit."

Other critical numbers to know are: ROE (Return on Equity), ROA (Return on Assets), Operating Profit Margin and Debt to Equity.

## Strong strategy: strong management

What do you want your business to look like in 10 years? Do you plan to leave it to your children? Will you sell it one day? Will you produce the same crops and/or livestock in 10 years that you do today?

These are strategic questions that will drive your long-term business decisions today. If you aren't asking yourself these questions, or if you don't realize their importance, then your management actions likely reflect that.

Managers who have specific goals and accomplishments to reach will approach business decisions with a different lens than those who just float along (making emotional business decisions with a short-term perspective). Progressive managers place less importance on the "feel good here and now" so that the big picture plans are more likely to be achieved.

As professional tennis player Billie Jean King said, "A champion is afraid of losing. Everyone else is afraid of winning."

Strategy is your VISION. Finances are your CAPACITY. Management is your EXECUTION.

Traditionally, farmers run their business more as producers than as business managers, even though most believe that they are managing a business. How can you tell the difference? Simple. Is the farmer using the best management practices and do they possess the necessary management skills to compete against the best in the business? Are they moving forward as fast as the leading-edge competition—the top 10 per cent? If the answer is no, you know where you stand.

Modern agriculture now must dance on the world stage, while managing multiple risks in production of a commodity. The same skills that Grandpa had and the same approach to operating the farm that Grandpa used will not suffice in today's reality. This isn't Grandpa's farm anymore. Leading edge management is no longer a luxury for the large well-capitalized farms; it will be a minimum requirement if your vision is to keep farming well into the future. 🏡

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*Kim Gerencser is a business strategist providing family businesses with proactive and pragmatic solutions to issues and challenges relating to finance, cash flow, leverage, systems and operations. He has earned a Diploma in Agri-Business, a Degree in Financial Services, Certified Financial Planner (CFP®) and Certified Agricultural Farm Advisor (CAFA) designations, and a lifetime of on-the-farm experience. Kim ended his farming activities in 2014. Kim can be reached at [kim@growingfarmprofits.com](mailto:kim@growingfarmprofits.com).*



# Family Farm, Future Success

Create success for your farm now and in the future, **for generations to come.**

By Grant Griffith, CAFA, MNP LLP

**T**oday's farm operations are large and very complex, with a lot of moving parts. One model suggests that there are three circles that make up the interactions of a family farm: family, ownership and business. Once you break down the three circles there are even more areas that management needs to address, such as:

- Family: parents, spouse and siblings;
- Ownership: control, decision making and transition; and
- Business: marketing, production, finance and human resources.

These are all important pieces of the management plan that need to be created and implemented for the future farm operation to be successful. Even after the plan has been established, the family is still talking to each other, the transition of ownership is set and the current business model drawn out...now what? What are some other areas to consider for the success of the future farm?

Is the farm making enough profit? This is a very important point, as no matter how well the ownership transition plan is made, and the family issues have been all dealt with, the future of the farm is at risk if the operation does not make enough profit. What is the right profit? The answer can change from farm to farm depending on financial strength, need for capital expansion, debt servicing and family commitments to the senior generation in a transition plan.

To help assist with the answer, the farm needs to measure different key performance indicators. The one indicator that

is the leading measurement on the income statement is the gross margin. This is an accrual calculation of all commodity income, less the direct input costs to grow or raise that commodity. Whether your operation is crops, dairy, hogs, poultry or beef, there are industry margins that can be set as targets and monitored throughout the year.

The three main components of the gross margin calculation are marketing, production and inputs. By adjusting these three components you can affect your gross margin. This will have the most significant effect on your profitability. In the marketing section you need to know your cost of production so you can make educated decisions on when to sell your commodity. The production section can be affected by crop rotation, type of seed or changing genetics. Finally, the input section, which determines your cost of production, can be adjusted by changing the amount of fertilizer, chemical and seed used, ration of feed used, cost of veterinary supplies or the cost of replacement herd or flock.

Another vital part of your plan is the long-term viability of the farm operation. Can the operation withstand the ups and downs of the farming cycles? The overall strength of your balance sheet is a good indicator. What is the amount of debt the operation has, compared to the amount you own (equity)? A good structure would have 30 per cent debt combined with 70 per cent equity.

If the percentages are weaker than this, it could be because of a few different scenarios. The farm might have expanded

and purchased more land or quota in the last couple of years. Or the profitability has not met your targets and you have not met the goals you set in your plan. Is there a future capital plan for more equipment? These expansions effect future cash flows of the operation, future debt servicing ability and the ability to borrow additional funds.

The plan may have required payments to the senior generation as part of the transition of ownership and this also must be paid from the operation. The longevity of the farm must build these different parts of your plan together to ensure everything flows as one unit and not one area falls behind.

Not all farms are the same size and never will be, but what about an option that would see farms working together? Just getting bigger is not always the right solution. Could a group of farms work together and still be profitable and efficient by sharing different skillsets? Farm managers today must wear many different management hats, such as marketing, financing, mechanic, human resources, agrolgy, accounting and many others.

Some advantages might be that different people with different skillsets could work together as a team and do the things they are good at and enjoy. Is this not what large successful businesses do? Another advantage could be to spread the geography of the farm over a larger area to reduce the weather risk of production.

Of course, there are also many disadvantages of trying to form a very large operation made up of different farm owners. Some of these could be the actual desire to be a full-time manager and not an operational participant. Or the lack of expertise at being a manager. The complexity of the structure, governance, bylaws and resolutions could be a roadblock. Determining roles, duties and job descriptions would be required. Agreeing on how to establish financing, security agreements and guarantees are also possible issues to be worked through.

As a farm manager today, who do you bounce ideas off? Maybe your spouse, parents or siblings, or maybe your accountant, lawyer or banker. What if you had a group of business advisors who met regularly with you and only discussed your operation? You could create the agenda for this advisory group and discuss any issue or idea you'd like to get their thoughts, ideas and suggestions on.

Some human resource issues could be how to hire an employee or also how to let someone go who is not fitting in. You may also discuss how to determine the different roles and duties of the operation which might include drafting job descriptions for your employees. In the finance department, you may want to discuss expansion plans, capital additions or how to restructure the current debt load. There could be new enterprise opportunities to be discussed or marketing strategies on how to improve margins. Or, at a higher level, you may want to discuss overall business governance or conflict resolution ideas, as family farm operations do not always run smoothly.

In large family operations, where there are multiple generations and different family members involved, are there clearly defined roles and duties? Do you try to make all the decisions yourself or have you tried to leverage different roles to family

members who have the different proper skillsets? You possibly could define different roles such as: chairman, finance officer, operation manager, HR manager and marketing manger.

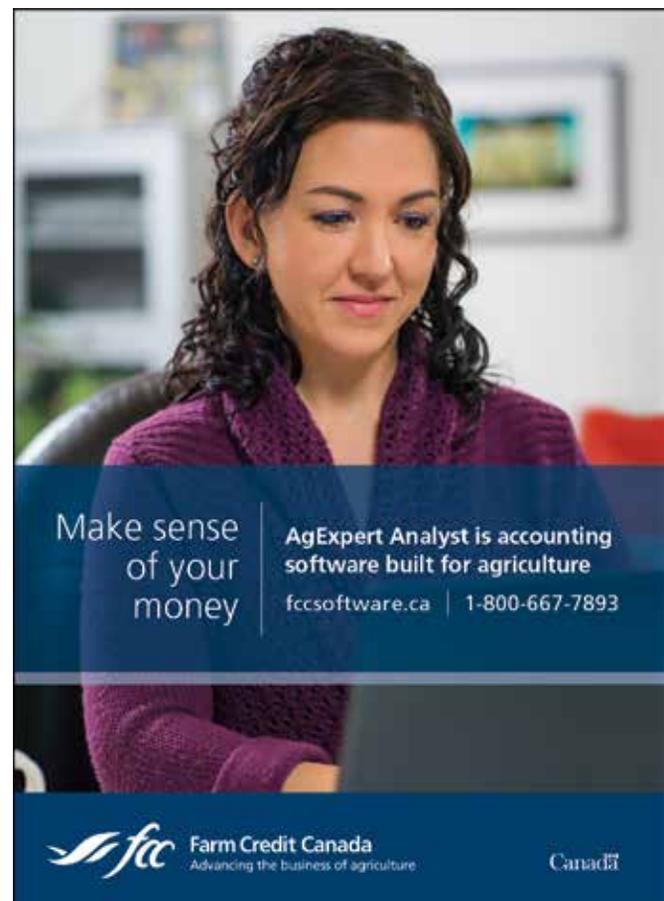
Creating a diversified board of directors could allow your farm operation to expand and grow, with many different family members joining the operation based on their skill sets. This might allow parents, siblings and their children the opportunity to be part of the family farm operation; something which otherwise might not have been possible.

Farming is changing very quickly and technology is one of the driving forces. Your farm management style should try and keep up. As you keep up to the changes in agriculture, your management style might be similar to how your parents managed today, but it may not be the same tomorrow. You need to know what you want, what your goals are and who you need on your team to achieve those goals.

It is a great time to be part of agriculture and I am looking forward to the many new challenges that lay ahead. 🏡

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*Grant Griffith, CAFA, is an Agriculture Business Advisor. He is a partner with MNP LLP in Winnipeg, Manitoba, with more than 20 years advisory experience. Grant has firsthand insight into the issues producers face, having operated his own farm for more than 25 years. With his personal and professional experience, Grant delivers business advisory services to the firm's agriculture clients including tax and accounting, valuations, government programs, succession and strategic planning. Grant can be reached at [grant.griffith@mnp.ca](mailto:grant.griffith@mnp.ca).*



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# Selling Considerations

Conflicting tax consequences for buyer and seller requires serious discussion.

By Tom Blonde, CAFA, BSc. (Agr), CPA, CA

**T**here comes a time when every farm will eventually need be sold. This sale could be by choice, as in a retirement or transfer to the next generation. On the other hand, the sale could also be forced, as in the case of death, disability or financial difficulty. Whether the sale is made to the neighbour down the road or to the farmer's children, planning needs to be done to ensure that the sale takes place in a tax efficient matter.

## Allocation of proceeds on a farm sale

Consideration on the allocation of the proceeds of a farm sale is important, as there are conflicting tax consequences for the buyer and seller.

It is often the case, for example, that the portion of the farm purchase price associated with the farm house and approximately one acre, will be exempt from tax due to the principal residence exemption. The seller would therefore want as much of the proceeds allocated to the house as possible, to avoid taxable capital gains on this portion of the sale. The buyer, on the other hand, would prefer this amount to be lower so they could potentially increase a future tax-free gain.

Additionally, in some provinces, land transfer tax is applicable on real estate

assets (which include the land, buildings and principal residence). Therefore, allocating more value to assets that are not subject to this tax, such as quotas and inventories, would be advantageous to the buyer.

For farm equipment, buildings and production quotas, the seller will want to minimize the allocation of the price to these assets as much as possible. This is because the seller has likely claimed CCA/CEC (tax depreciation) as deductions on these assets over the years, bringing their depreciated tax cost down to a low level. Any proceeds received over and above this depreciated tax cost, right up to the original cost of the asset, will be included as regular taxable income.

The buyer, however, would want more value put to the quota, buildings and equipment to maximize CCA/CEC deductions against taxable income. Also, as mentioned earlier, allocating more value to equipment and quota, as opposed to the buildings and land, may also reduce land transfer tax payable.

If the seller has any lifetime capital gains exemption on farm property that is available to be used, they would want to try to have more value allocated to assets that would qualify. In 2017, this exemption amounted to \$1,000,000

per individual. The seller will want to do whatever they can to claim as much of this as possible.

An example of some farm assets that could qualify would be land and production quotas. An example of an asset that would not qualify is inventory. The buyer will obviously prefer to allocate less value to these qualifying assets to someday use more of their own exemption.

Another thing to consider in the allocation of proceeds between land and production quotas on a farm sale is Alternative Minimum Tax (AMT). Capital gains on quota sales, even though they are only 50 per cent taxable, are different from regular capital gains in that they do not attract AMT (unless an election is filed to treat them as normal capital gains). Because of this, it may be advantageous to the seller to allocate more value to the quota as opposed to the land asset and to minimize AMT, especially if it will be difficult to cover the refundable AMT in future years.

Because of the opposing interests of the buyer and seller, it is suggested that both parties try to come to an agreement on the allocation and put it in writing in the purchase and sale agreement. This is important because the





CRA could challenge the allocations, especially if the buyer and seller end up reporting different amounts on each of their tax returns. If it is not possible to get an agreement in writing, it is recommended that some third-party evidence be obtained to support the allocation reported. An example of this would be a letter of opinion obtained from a real estate agent.

### Capital gains reserve

The possibility of capital gains reserves should be considered on every farm sale. A capital gains reserve allows you to delay the inclusion of a capital gain in taxable income, over a maximum of five years or 10 years in the case of a sale to the seller's children.

To be able to access the capital gains reserve, the seller must take back a loan as consideration on all or part of the sale. The capital gain would then be included in income as the proceeds are received over the years. For example, to spread a gain over the maximum five years, the proceeds from the mortgage would also have to be received evenly over five years.

One the reasons why a reserve would be considered would be to help soften the impact of Alternative Minimum Tax (AMT) on a farm sale. However, another use for the reserve would be if the lifetime capital gains exemption was not sufficient to cover all the capital gains on the farm sale. In these cases, the seller will use the reserve to spread the gain over several years. Spreading out the gain will allow more of it to be taxed at lower marginal rates and defer when the tax is payable.

It important to note that taking back a mortgage on a farm sale involves more risk than being paid all the proceeds up front, as the buyer may default on the loan. If there are any concerns about the buyer's ability to repay, it may be more prudent to take a pass on the capital gains reserve even if it ends up costing a bit more in tax. Additionally, it may not make sense to do the reserve if the buyer requires a loan term longer than the maximum allowed (five to 10 years), as taxes will be needing to be paid before all the proceeds on the sale are received.

### RRSP planning

RRSP planning is another common consideration on farm sales. Many farmers have never made an RRSP contribution, instead preferring to reinvest as

much as possible back into their businesses. As a result of these years of no RRSP contributions, these farmers have built up significant contribution limits that can be utilized to defer tax on a farm sale.

Assuming that there is adequate contribution room, the seller could make a lump-sum RRSP contribution to offset taxable income otherwise included in the year of the farm sale. In future years, the RRSP contribution could then be systematically withdrawn in a way to minimize taxes owing. The seller would not necessarily have to wait until retirement to withdraw the RRSP, depending on their other sources of income.

### Conclusion

This article outlines just a few of the planning items that could be considered on a farm sale. As always, the complex nature of this subject and the variety of situations cannot be covered in detail in this article. Therefore, you should contact your Collins Barrow advisor for assistance on any farm sale transaction to ensure that it is properly handled. 

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*Tom Blonde, CAFA, received his Honours Bachelor of Science in Agriculture degree specializing in Agricultural Economics (Co-Op) in 1999 from the University of Guelph. Upon graduation, he worked as a Financial Verifier for the Ontario Farm Income Disaster program with the Ontario Ministry of Agricultural and Rural Affairs (OMAFRA). In 2001, he left OMAFRA and began articling to become a Chartered Accountant with Collins Barrow, receiving his designation in 2005. Tom can be reached at [tblonde@cbgwd.ca](mailto:tblonde@cbgwd.ca).*



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# ▪ ACCU-VOLUME SYSTEM ▪

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## Simple and Effective

Our #1 selling product. The Accu-Volume System puts the "Precision" in spraying by accurately measuring and displaying a "live, real time" amount of every gallon of solution within the sprayer's tank(s). With Digital Displays being mounted, one inside the cab and another at the load station. This will give the operator a live display while filling and spraying product out of the sprayer's tank(s) down to the last gallon. The Accu-Volume System alleviates all the challenges for operators while loading the solution tank and in the field spraying product. This allows you to confidently fill the machine with the desired amount of solution and spray out exactly the amount of solution that you intended. So you will never run short of product.

## Ever Growing Problems

Some of these problems are as follows:

- How much solution do I have mixed in the solution tank?
- Do I have enough product so I won't run short?
- Do I have enough solution to make another round without running out?
- Will I have enough solution to make that last pass?
- I've finished the field, how much do I have left in my tank?
- How can I batch 25 gallons? Or 30 or 10?
- I forgot how much I loaded or I forgot to enter an amount into my rate controller.

## We Have the Solution

The Accu-Volume System was designed to "Never Guess Again" how much product is in your sprayer's tank(s).

- Lessen the chance of having too much extra solution
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- Do a better job of adding chemical and rinsing jugs
- Spray more acres each day
- Displays every gallon down to the last gallon
- The ability to plan on shutting off the solution pump, so you don't suck air into the plumbing
- Get more rinses from your fresh water tank by accurately pulling over enough water to rinse the boom
- The ability to load small amounts like 10, 25, 45 gallons accurately

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# ▪ HUB COVERS ▪

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## An Overview

Designed to protect the crop and machine during late season applications where the intrusive wheel hub of the machine may come in contact with the crop. This streamlined design keeps the machine to its narrowest profile and gently deflects crops away from the wheel and hub. The Covers are made from high strength polyethylene with powder-coated and custom zinc plated hardware that mount directly to the existing threads on the wheel studs beyond the factory wheel nut. Most commonly used in corn applications for Y-Drops, Seed corn, and Fungicide/Insecticide applications. Also have great benefits in Soys, Wheat, Cotton, etc. and can remain on all season.



## Deflect crops away

The hub covers provide a sturdy and efficient way to deflect crops away from the wheel hub. They are engineered to limit avoidable crop damage and increase crop yields. The owners/operators also reap benefits from the hub covers with regards to maintenance. Being constructed from a polyethylene material, they are virtually stain resistant. The hub covers are durable, yet clean easily, and will save hours of labour every season.

## An engineered system

These covers are engineered to be a completely flush mounted system. They are designed to be used on every crop, every season, and in all conditions. Our hub covers are designed to seal on the bead of the rim to eliminate debris from getting behind them. These covers have a directional louver moulded into each part that is designed to draw air from behind the cover and to limit debris from entering.

## From start to finish

We utilize the factory wheel studs so we can mount the cover securely and efficiently to the machine. An entire set of hub covers can be installed in under thirty minutes. By simply threading our extensions onto the threads that protrude beyond the lug nut, and torquing them to required specifications we can transform the machine effectively.

For more information on each of these members (designations, areas of specialty and detailed contact information), visit [www.cafanet.ca](http://www.cafanet.ca). They are listed online by province and then by chapter, for easy searching.

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*Rest in peace good friend!*

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# Farming is a risky game, but you don't have to gamble on your crops

Every day farmers make difficult decisions. The farming business needs swift action, flexibility and the ability to adapt. Just think about what one big storm can do to a carefully planned growing season.

What happens after the rain starts can drastically impact an operation. And, say the rain just keeps falling, making your crop a breeding ground for fungus. Generally, a farmer might have to make a decision at that point to just assume that crop won't produce and move on. The cost of another pass of fungicide is too great to risk. But, finding the right balance and nurturing your crops is a part of the business. The weather is unpredictable but it doesn't mean farmers should have to give up on their crops at the first sign of adversity.

A Saskatchewan company, Global Ag Risk Solutions, saw the need for more flexibility and freedom for farmers. Traditional crop insurance just isn't enough. Technology in equipment, genetics and chemical are all progressing and evolving to serve farmers better by producing superior yields, so why not insurance too?

Production Cost Insurance is next-generation coverage for next-generation farms. Simply put, it's a multi-peril insurance that insures a farm's three major inputs: seed, fertilizer and chemical, plus a specific amount of gross margin per acre.

Let's say a 10,000-acre farm purchases \$225 per acre of coverage, plus 100% of the \$200 per acre he spends on crop inputs of seed, fertilizer, and chemical. Production Crop Insurance would insure \$425 per acre of revenue. The farm now has \$4.25 million of full farm revenue protection. If input costs rise, due to a higher input crop seed cost, more fertilizer or more fungicide needed, the coverage will increase, with no additional premium.

Now, with the rise in input costs, the farm has spent an additional \$50 on



*"I'm rewarded for what I do on my farm. As my gross margin increases or decreases my coverage fits in with my farm."*

*Blake Brownridge, owner of Hire Yield Ag Solutions in southeast Saskatchewan.*

inputs. The farmer is now looking at \$250 of inputs + \$225 gross margin coverage which equals \$475 per acre of coverage. On this 10,000-acre farm, they now have \$4.75 million of insured revenue. If the revenue falls below the insured level, we will top up the difference. So, with \$4.75 million in insured revenue, and farm revenue at only \$3.25 million due to flood, for instance, Global Ag Risk Solutions would pay the farm \$1.5 million.

"If you're a producer that puts everything that you can into your crop, 110%, then this is a program for that producer," says Blake Brownridge, owner of Hire Yield Ag Solutions in southeast Saskatchewan. "I'm rewarded for what I do on my farm. As my gross margin increases or decreases my coverage fits in with my farm."

And that's just one part of the business. A secondary, but equally important aspect of farming is adaptability and innovation. With innovation, comes risk. It's risky to try something new—like diversifying

into larger input crops, or trying a new technique. Take straight cutting canola, as an example. It's suggested that a straight cut crop will yield 10-30% more than swathed canola. But, the technique can be a big risk and a stressful wait to see if the crop will mature the way it needs to. With traditional insurance, the risk might not be worth the reward if the crop doesn't mature. Production Crop Insurance, however, allows more freedom. Farmers who want to innovate or try something new don't have to worry because they're insured on their inputs and revenue, not the crop itself. They can do what they need to get the crop going, with no change to their premium.

This freedom to farm the way farmers want sets this product apart from the rest.



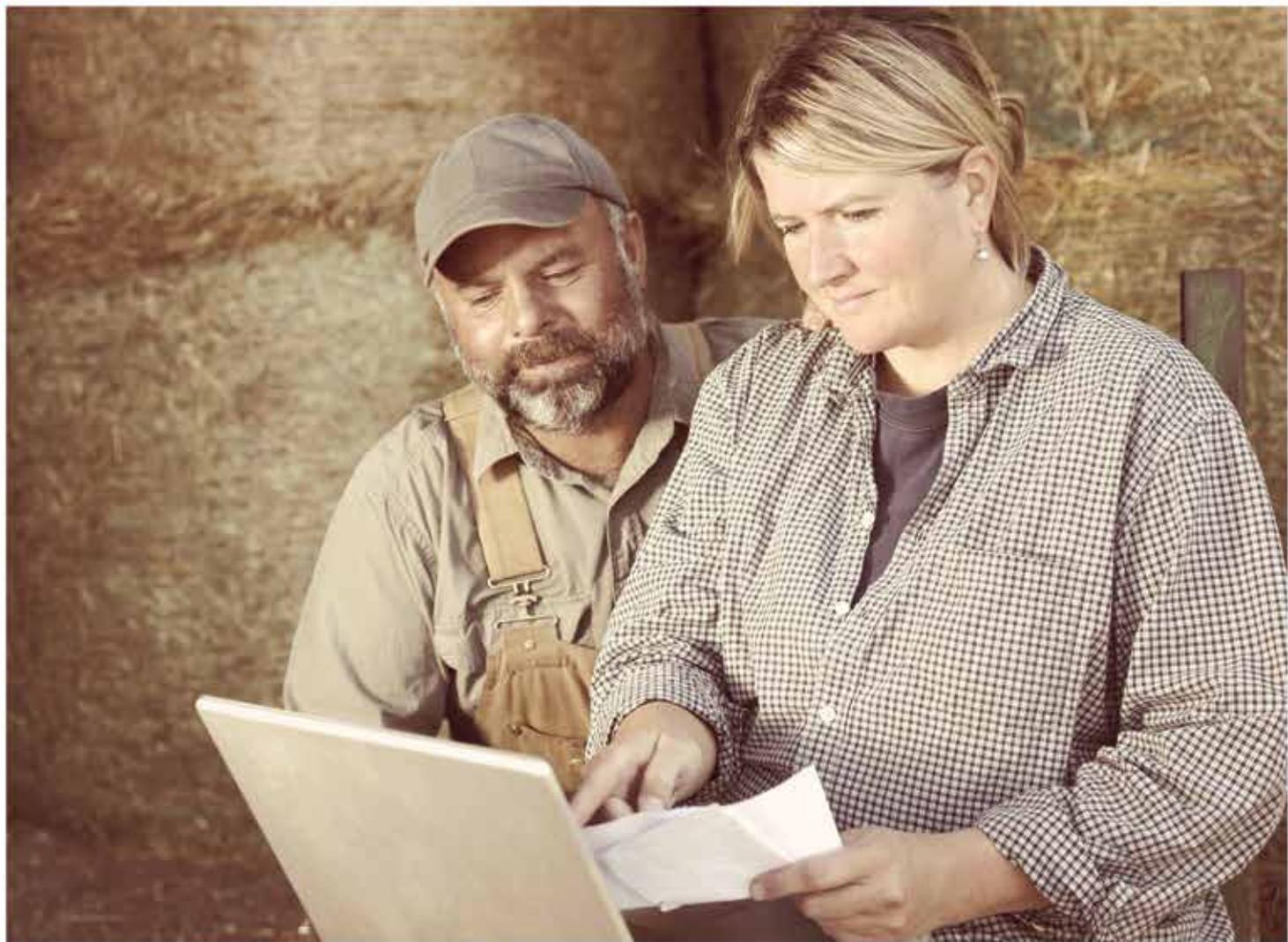
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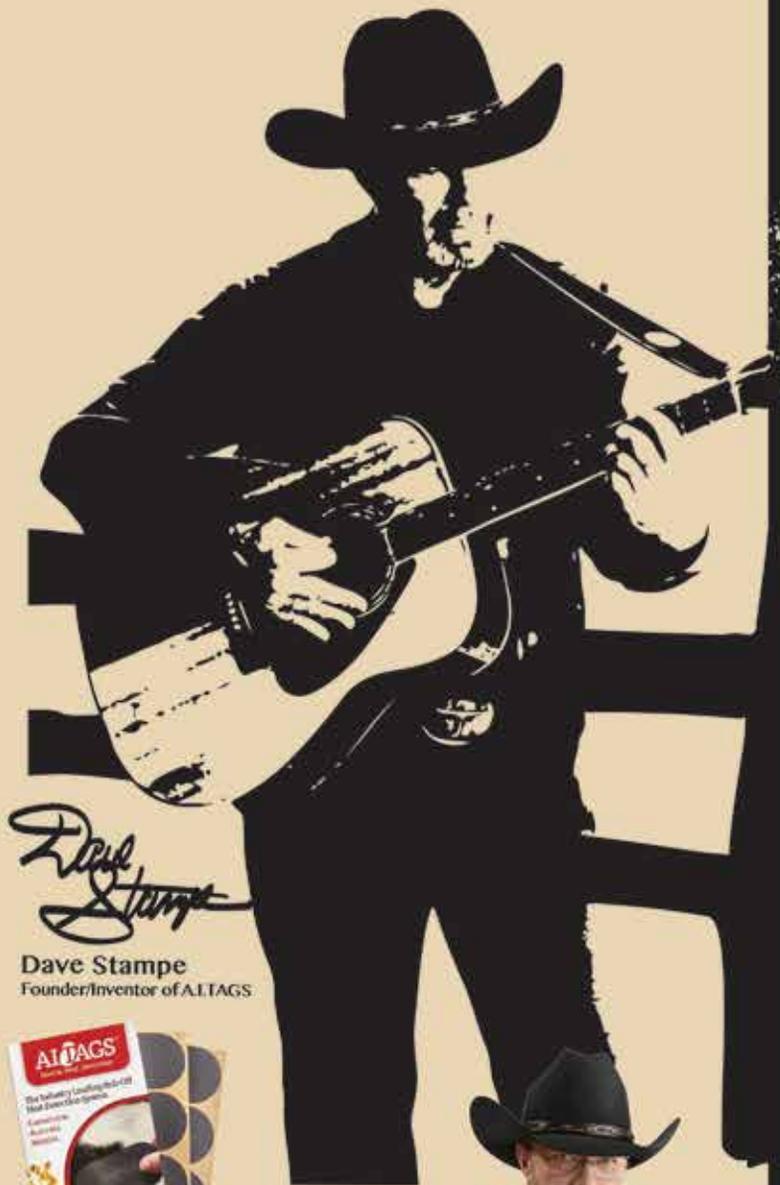
World Dairy Expo, Madison Wisconsin USA

February 27 - March 2 2018

Dairy & Meat 2018 - Moscow, Russia

November 13-16 2018

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*Dave Stampe*

Dave Stampe  
Founder/Inventor of A.I.TAGS

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