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The official publication of the Canadian Association of Farm Advisors

Winter 2010 - 2011



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On the cover: CAFA is the nationally recognized organization for professional farm advisors and they can help you, no matter what your agricultural business is focused on. CAFA advisors maintain high standards while continually increasing farm advisory skills and knowledge intended to provide measurable value to their farm clients.

Cultivating Business

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Published By:
Matrix Group Publishing Inc.
 Canada Post Mail Publications Agreement Number: 40609661

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At the Canadian Association of Farm Advisors (CAFA) Annual General Meeting held in November, 2009, Leo Kosokowsky was elected as Chairman and at our Directors' organizational meeting in January, I was elected as Vice Chairman and Sharon Eistetter as Secretary. In March, Leo advised that he was unable to continue in the role of Chairman so I have stepped in to conclude the year in this position. Leo has remained on the board and I would like to thank him for his time as National Chairman. In addition to Leo, we have a strong board of directors and I would like to thank them for all the time they spend on volunteering to ensure that farm advisors have a strong organization.

This has been quite a year in agriculture across Canada. Eastern Canada saw good weather and bountiful crops. In Western Canada, on the other hand, it depended on where you live. Many areas had excessive moisture, both in the spring and during the growing season, and the harvest this year was quite strung out due to rain. Other areas experienced significant drought. Livestock prices were reasonable and the hog sector showed some very solid gains towards profitability.

As a producer reviewing the past year, I urge you to take advantage of the knowledge and experience that our farm advisors can offer. We have many disciplines represented by CAFA members, including accountants, lenders, financial planners,

family coaches, lawyers, agrologists, insurance agents, appraisers, human resource specialists, government staff, educators as well as producers. Hiring a skilled professional is not an expense; it is an investment in your future.

As many of you may know, we are a national organization, with strong branches in Ontario, Manitoba, Saskatchewan and Alberta. We are also seeing great interest in British Columbia. Our National Annual General Meeting was held in Regina, Saskatchewan this year, on November 17. A number of our members attended the meeting in person or by teleconference. We also have had regional conferences in Winnipeg, Manitoba on November 10, and Regina on November 18. These conferences had a great speaker list and were fairly well attended. We can always make room for more attendees and extend an invitation to producers, along with our members, to attend these conferences. Our next conference is in Red Deer, Alberta on February 17, 2011 and our Ontario conference is in Woodstock on June 2, 2011. Please try to attend the conference in your area and watch for Manitoba, Saskatchewan and British Columbia conferences next fall. The dates will be posted on our web site, www.cafanet.com.

There are over 25 CAFA chapters across Canada. These chapters hold regular monthly meetings where education and networking are key opportunities. The educational topics are varied and of

general interest to most CAFA members, as well as to producers. We strive to have our members gain knowledge. They will not necessarily practice in all areas but they will have a source of reference to secure a CAFA member who specializes in a certain area of expertise.

CAFA members are strong supporters of agriculture in Canada. Notwithstanding the role they play in advising producers, many are involved in farming from a personal standpoint. They have the "dirt under their fingernails" from hands-on management.

I would be remiss if I did not take this time to acknowledge our chapter executives. These folks work tirelessly to promote their chapters. This is a huge job and they perform it admirably.

Finally, I urge you to demand that your farm advisor have a CAFA designation whenever you can. We want producers to know that a CAFA member is heavily invested in supporting agriculture and assisting farm operations and adheres to a code of ethics that CAFA has established.

In closing, I would like to thank our National Sponsors—Farm Credit Canada, Scotiabank, TD Canada Trust, Farms.com and the Farm Marketer as well as our provincial sponsors—Allied Financial, Collins Barrow and the BC Dairy Directory. Your sponsorship is appreciated.

Don Roberts, CAFA
National Chair

Continuing Professional Development (CPD)

In 2010 CAFA's Board determined that to maintain and to earn the designation of *Certified Agricultural Farm Advisor*, members would be required to attend a minimum number of CAFA meetings and conferences. There is no longer a written test. Further information about our new CPD policy can be found on our website at: www.cafanet.com/AboutCAFA/ContinuingEducation.aspx.



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I am delighted to be sharing our second annual edition of *Cultivating Business* with you. Now, more than ever, professionals are seeking to become a Certified Agricultural Farm Advisor through CAFA as producers, agri-business and the public sector look to our members for qualified advice.

CAFA members share a passion for agriculture and have a genuine interest in its ongoing success. CAFA's members include farm advisors and consultants from a wide variety of professional backgrounds. The services they provide vary greatly and can be described as everything from counselor to key influencer to advisor to consultant.

As often as possible, I attend chapter meetings and our provincial conferences to get to know our members. These events impress upon me the vast experience and knowledge available from CAFA members. The events provide education and updates and are valuable opportunities to network and build relationships with colleagues locally, provincially and nationally. CAFA is truly Canada's national network of farm advisors.

CAFA members help farm managers and owners make decisions through quality advice and services. Whether it is assisting with farm transition and continuance, strategic planning, marketing, family coaching, cost of production, benchmarking, mediation and facilitation, tax planning, legal advice, investment advice, insurance or realty, CAFA members are in tune with the industry's challenges and opportunities. This vast expertise is why our members are often interviewed by the media. CAFA members are also sought-after speakers that can make presentations at workshops and professional development seminars.

CAFA's leaders were very busy in 2010. Leo Kosokowsky, CAFA Director, and I met with Manitoba's Minister of Agriculture and Deputy Minister of Agriculture. Directors Don Roberts and Janet Nielsen and I met with a Branch Head with AARD in Leduc, Alberta, and met with the Supervisor Community Relations with AFSC and in Saskatchewan. Don Roberts, CAFA Chair, and I met with Saskatchewan's Deputy Minister of Agriculture. Leo Kosokowsky and I attended Canada's Outstanding Young Farmers awards in Victoria, British Columbia. As well, I have attended and promoted CAFA at the Outdoor Farm Show, the George Morris Centre's AGM and at the first Women in Agri-Business Symposium. Meeting all these people and attending all of these events goes a long way to promoting CAFA to current and future farm leaders.

The Manitoba and Saskatchewan provincial conferences and the CAFA AGM, all held in November, were outstanding events. I have been fortunate to be able to attend many chapter meetings in the past few months including Winnipeg, London, Huron-Perth, Lethbridge, Peterborough, Vancouver Island, Fraser Valley and Wellington. In 2011, I will participate with the Saskatoon and Prince Albert chapters—as the new office will be less than an hour from each place—and hopefully I'll be able to join more chapter meetings as well. I am looking forward to the Alberta provincial conference in February in Red Deer and the Ontario conference (the 7th annual!) in June, in Woodstock.

The more you put into your CAFA membership (attending meetings and conferences) the more you will get out of it—education, updates, professional networks and more resources for your business.

As always, my genuine appreciation is extended to the CAFA leaders who all help to make CAFA a growing, vibrant national organization.

To CAFA members: CAFA is your association. Be proud and tell your clients about us!

Liz Robertson
Executive Director

Education. Networking. Professionalism. RESULTS.

Education: Access to educational upgrading and information about a complex industry through newsletters, chapter meetings, conferences and online resources.

Networking: Attend monthly meetings and other conferences where speakers address topics of common interest and advisors interact with other professionals and farmers.

Professionalism: Held to a higher standard, eventual certification.

- Members can submit their name and topic specialties to the Speakers Directory list on the website.
- Members can connect to other members across Canada who may be able to help with a question or provide a resource.
- CAFA's head office staff is available as a clearinghouse of information, people and resources.
- Access to current research and updates in the field of family farm businesses and in the more general field of family based businesses on the website.
- Access to electronic newsletter/ educational material.
- Members are invited to attend provincial and national conferences to network with other professionals. Members get discounted fees.
- Selected members are invited to be part of national focus groups, interviewed by the media, approached to be part of Agriculture Canada committees and write for nationally distributed educational material.

CAFA's Levels of Membership

Regular: These are professional advisors and consultants who can use the Certified Agricultural Farm Advisor designation. \$350 + GST &/or HST

Associate: This applies to farmers, government and non-profit association staff who wish to benefit from CAFA membership. \$100 + GST &/or HST

Student: University and college students. \$90 + GST &/or HST

Transferring the Family Farm



The challenges and solutions for keeping the farm in your family for years to come.

By Bob Beach

The purpose and objective of farm estate planning is to keep the farm in the family, be fair to all family members and pay as little tax as possible. In this article I will illustrate a very effective method to keep the farm in the family, one that is becoming extremely popular among farmers across Canada. This method allows parent farmers to roll the farm over to the children in a relatively and comparatively inexpensive manner. It is called Pre-Funding Estate Planning Method.

It is a known fact that the average family farm will last three generations and regardless of mom and dad's intentions, if financial and legal provisions are not made for the transfer of the farm, it will eventually be lost. Here is an excerpt from a publication that came across my desk recently: "Too many family owned operations seem to suffer from 'farm euthanasia', a term I like to use to describe the owner's act of wilfully killing off the business he loves by failing to provide in his lifetime for a viable organization with clear continuity. This disaster occurs because the owner of the farm cannot face the fact that at some point he must, and will, be replaced. If the successful farmer, who had the ability, vision and guts to build his farm operation from nothing, does not have the courage to face the problems of the future, then his banker and attorney will do it for him on the way back from his funeral — 'four cars back from the flowers'."

This may be a bit dramatic but the message is clear. Farm transfer is an issue that cannot be put off. If you intend to keep the farm in the family the main challenges for you, the retiring farmer, are:

1. How to maintain your retirement security;
2. How to pass on the farm to a child who wishes to be actively farming; and
3. How to be fair to the non-farming children.

The key word is "FAIRNESS."

Keep in mind I am speaking of the inevitable. I am not referring to an untimely death or something unforeseen happening. You, the owner of the farm, must realize that at some point you will be replaced and distribution of assets must be discussed.

Here is an interesting statistic: the average farmer will invest 100,000 hours into his business and yet spend less than 10 hours planning what will happen after his death. Also interesting is that most farmers have a net worth of hundreds of thousands of dollars.

The fact is, CASH is the solution to estate problems. Estate planning problems arise only as a result of a lack of cash. The question is then, how can anyone, including an insurance company, help? The answer is simple: insurance companies are the only companies that can provide tax free cash for:

1. Replacement of lost equity;
2. Payment of legal and accountant fees; and
3. Most important, cash for non-farming heirs.

Many insurance companies, because of their up-to-date programs, are able to relieve some of the uncertainty that many farmers are experiencing. In days gone by many programs that were available to farmers were inadequate and inappropriate. Today, we are able to offer programs that you cannot outlive. You can prepay them (when you have a good year) or even miss a year (when you have a bad year), but you know they will last no matter how long you live.

It is the number one reason insurance companies are taking such an active role in farm estate planning. Today we are creating opportunities for young farmers to remain on the farm without being buried by the debt incurred when they try to buy out the family farm assets from their brothers and sisters.

Today:

- We can help provide the secure, comfortable retirement that the (hard working) parents deserve;
- We help lessen the burden of interest payments and tax that drains the life from family businesses;
- We replace equity lost to interest rates; and
- Lastly and most important, we offer the peace of mind that results from implementing a plan that is the most attractive option available.

Let me give you an actual example of what the alternative is. A 41-year-old farmer and his wife are working the land. His parents had died a few years earlier and had left the farm to this fellow and his three non-farming brothers in their will. This was not, to say the least, a good arrangement. In fact, the three non-farming brothers had been taking holidays every year for

the last three years while the farming brother wasn't able to. The explanation the farming brother gave to his children every year when they asked why they couldn't go on a holiday was simple, they couldn't afford it.

By the way, the non-farming brothers all worked 40-hour-per-week jobs for good wages and yet the farming brother is still paying them large dollars to buy them out. Obviously this arrangement made for extremely hard feelings amongst the brothers. This certainly isn't what mom and dad wanted when they left the farm to the brothers in what, they felt, was a fair and equitable division.

The problem here is obvious and we all know farmers in this situation. If none of the children wants to farm, there is no problem; mom and dad will simply sell out. If there are two sons and both want to farm, then this creates fewer problems. But, in a situation where one brother wants to farm and the others don't, then there is a serious problem that has to be dealt with.

From an estate planning perspective, the tax-free mortality gain of life insurance is the most attractive feature for a farmer. It means that, properly arranged, a large pool of tax-free dollars will be available when the death of mom and dad occurs. There is virtually no other guaranteed way to provide tax-free cash precisely when it is needed most.

Bob Beach, B.Ed., LUAC, CAFA, is a Farm Estate and Retirement Planner at Bob Beach Insurance Inc., located in Calgary, Alberta. He can be reached at (403) 242-9990 or at bobbeach@shaw.ca.



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What LASTING Gift Will You Give Your Family This Year?

The GIFT That Lasts for Generations.

By Jim Soldan, The Family Furrow and The Canadian Family Business Institute Ltd.

We often hear about children who are getting married and who are planning to join the family farm business. With that pending, there are areas that need to be discussed and operational guidelines that need to be developed before the new couple gets involved.

This is a discussion that must involve the entire team and should include crucial areas such as roles, responsibilities, values, perceptions and expectations, among others. I say “crucial” because without a clear understanding by everyone, difficulties, with devastating results, will arise. It is not a matter of IF, but WHEN. As new members join the family business, you must give way to the fact that this “development” must be seen as more than a tax strategy! I am writing this article to get you thinking and to help you see that surprises down the road do not have to occur. In fact, excellent working relationships CAN be achieved.

From my standpoint, there are three issues at the heart of real success and these are profit, harmony and leaving a positive legacy. Successful farm families develop operational guidelines for their family farm business team members. It is a structured approach to deal with the complexities of multi-family member interaction, as members live and work together. But, where does one start? Certainly attitude and heart figure prominently into the equation and their importance can't be understated. With that as a given, because you have had your eye on real success for a long time, we start with looking into the “operator's manual.” Yes, operator's manual.

Every farm family team ought to have one! But let's be honest folks, it is, most often...absent. Enough looking in the rear view mirror and uttering “should of”. It's time to move forward from today and give yourself a gift that transcends generations, a gift that will last in the hearts and minds of family members, even after, should that occur, the cows, land and tractors are gone.

What usually happens when you plan to give someone a gift? You find out a lot about them to determine what they really like, what will bring a smile to their face or give them added happiness. Your farm family “operational guide” can do just that for you. Getting your family farm team this gift is like getting that special gift for that special father, mother, wife or girlfriend. It is a gift that won't perish with the passing of a generation.

I have recently been re-working a “guide” for Successful Family Farm Team Operation that I put together many years ago. This guide will demonstrate how to establish your very own family farm team operating procedure. Through this approach, the guide leads the farm family team through six steps



of discussion and ultimately to an effective operating procedure. What this really means is that as a team, you can come to a fruitful understanding through discussions involving the entire group, of areas such as: who does what, who decides, what do we get paid and who owns what.

The following is a brief outline of this procedural guide that I had a major part in authoring and of which I am presently updating and upgrading. It is my hope that it will draw your attention and cause you to act in a pro-active manner; applying the same level of attention to your team as you do to your farm's production.

Step one: beginning the process

This is where, collectively, the team says, “we need to develop OUR guide.” If you are serious about having a family farm business, you must set in place objective criteria to meet everyone's needs and address their concerns. A start would be writing down the history of the business and documenting values that will continue to guide the farm business. This is the beginning of your “operating procedure statement” and declares your commitment to success.

Step two: assessment and audit

Here the team establishes accurately WHAT the farm status is from every angle, starting at what is the emotional climate

to all parameters of production. The New Year is an excellent time to proceed.

Step three: policies and procedures

This involves the systems and rules that guide your work and relationships as a family farm team. Here we look at and define such things as code of conduct, leadership and management, philosophy and hiring, discipline and meeting procedures. In simple terms, things are not done simply because of one person's decision. Everyone involved must contribute to the operative procedure.

Step four: recruitment and development of the team

Here the team looks at themselves and everyone else involved and asks, "do each of us have the right skills, experience and training for our family farm business?" In addition, the team would look at hiring and training procedures, job descriptions, appropriate skills development and succession. A great question to ask is this, "if the business had the authority to hire and fire, would I still be working here?"

Step five: looking at internal compensation

This means understanding why we get paid the amount we do for what we do. When members are paid anywhere from government rate to perceived need, and money so often leads to disagreement, this is an area that requires a logical documented approach.

Step six: planning and review

Here the team monitors itself and the business in an anticipatory role on one hand and assessment role on the other hand. The team is able to effectively respond to upcoming situations in a focused way and constantly keep track of how the team and business are performing. Accountability and consequence are a significant part of this area, and are inseparable.

Following a procedure such as this has the potential to dramatically and positively change your family farm business and yield real success. Give the gift that lasts for generations...a commitment to harmony; the key ingredient for success. As one family farm member said to me, "my grandparents have passed on and my parents are not actively involved in the farm anymore, but their dreams and principles for harmony among us brothers carry on."

Jim Soldan, who was born and raised on a third generation family farm in Alberta, is principle in The Family Furrow and The Canadian Family Business Institute Ltd. where he deals with the "people" part of family business. The areas of focus include: training family teams in effective communication/relationships, negotiation, mediation, counselling, coaching, and developing "operational guidelines" with family members in business.

Soldan can be reached at (604) 794-7186 or toll free at 1-800-795-9979. You can email him at soldanff@telus.net.

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Why I Believe in Benchmarks

By Leo Kosokowsky

I often get challenged on benchmarking from producers who ask: “what does it matter how everyone else is doing? It only matters how profitable I am.” I respond, “very true, so how profitable are you?”

Fortunately, every year more producers know their profitability. More accountants are providing accrual statements; and some offer three to five year trend lines. But the “\$Profit” a farm operation has should always be brought into perspective.

A skilled CAFA farm advisor can provide perspective to \$Profit. This can be done in two ways. First, calculate each financial ratio and graph them on a Danger to Healthy scale (see graphic). Follow this with a discussion on how to upgrade the red and yellow arrows into the Healthy zone. The most difficult ratio to move is Return on Equity. Many farmers believe the industry has a low return on equity and rationalize it to being an industry problem. The truth is, it takes a lot of work to get above 10 per cent. Once you get there, it is easier to do and then grow that even higher.

The second perspective starts with the question, “how does this compare to others?” This is where benchmarks come into play. Comparisons should be to others of similar size, enterprise and location. This moves the focus away from the industry norm to personal.

When a farmer with 4 per cent ROE sees the average ROE of a group of clients above 10 per cent, the questions come quickly: how are they doing it? What are they growing? How large and how much debt are they working with?

Highly profitable farmers that continually bring in impressive ROE make farming look amazingly simple. They seem to do the right things at the right time. Within a peer group I am involved in, that meets three times a year for one day, we discuss the number of seeding days, harvest days, average yields, input cost, overhead cost per acre, machinery investment per acre, storage capacity as a percent of harvest, and more. We compare and discuss numbers in detail to determine what some of these answers should be. All agree they are more profitable as a result. They now have in mind operational, financial and capital (including human) benchmarks they want to reach and know they are achievable.

For clients who do not belong to a peer group, the next best thing is to find benchmarks that provide comparisons and incentives to improve profitability. The more relevant the benchmark is, the stronger the commitment will be to find ways to meet or beat them. Specific benchmarks provide direction. For example, suspecting overhead costs are high lacks direction to improvement. Showing that fuel cost per acre is 25 per

cent higher than average provides direction to what specifically needs to be done. AgMpower.ca has established a few benchmarks but more needs to be done.

Last winter I was fortunate to participate in Western Beef Development Centre’s Cow Calf Cost of Production workshops. The goal is to uncover 2008 and 2009 benchmarks. Results for 2008 have been posted on wfdc.sk.ca. What also took place were some very insightful discussions about operations and ideas to improve profitability. Getting producers aligned to a common method of measuring operations provided a forum for discovery. Questions raised were how many days do you winter-feed and how much dry matter per cow? Realizations included: I need to change my feeding program to lower costs and my pasture is the important profit centre!

Benchmarks typically come up short in providing all the answers to run an operation. However, measuring against benchmarks is the beginning to asking the right questions. I believe benchmarks are an important catalyst for improving farm profitability individually and throughout the industry.

Leo Kosokowsky has been a farm advisor for 20 years and is president of AgMpower Services Ltd., which is now based at D’Amour Lake, Saskatchewan.





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Information is Key to a Successful Client-Banker Relationship

By Larry Graber

The question I am most often asked by customers is why do financial institutions (FI) need so much information to complete loan or line of credit applications. The short answer is that we need to know enough about you and your business to help us deliver relevant advice and banking services.

Let's assume the request is coming from a new customer. Our due diligence would include an assessment of factors such as a historical financial analysis, debt analysis, operations overview and product and market analysis.

Also, recent global events require FIs to comply with "Know Your Customer" (KYC), an ongoing due diligence and bank regulation that all FIs must perform to identify their clients and gather information that is relevant to the circumstance of entering into financial transactions.

KYC is a best practice that helps deter the use of its products and services for illegal purposes (i.e. money laundering, fraud and identity theft). It's an ongoing, risk-based process to gather relevant information about customers and their business and financial activities in order to:

- Gather sufficient information to assist in determining appropriate products and services to meet our customers' financial needs;

- Facilitate the timely identification of customer activity that is inconsistent with established facts and information; and
- Meet our legal and regulatory obligations.

A typical checklist of information that we request of our customers includes:

- A business plan including Articles of Incorporation;
- An outline of what is being requested (This usually indicates loans only. It should include other banking needs also.);
- Financial statements (past three years);
- Financial projections (current year);
- Aged listings of receivables and payables and inventory breakdown (for operating lines of credits/ overdraft facilities); and
- Appraisals on certain assets (example: real estate, if a mortgage loan is being requested).

While it may seem overwhelming, most financial institutions help facilitate the information gathering process by providing simple fill-in-the-blank forms. The information gathered allows the FI to consider the customer's reputation as well as their legal capacity to assume the proposed liability/asset:

- The repayment history of the customer and current capacity to repay;

- The business expertise of the customer, their status of the economic sector and their position within that sector; and
- The terms and conditions of the credit, including covenants.

All of the above points are important when we are building a relationship because we hope it will last for decades. The role of the banker or the customer relationship manager has evolved beyond just loan underwriters or openers of business accounts. We are facilitators and advisors who spend time listening and learning about your business to identify your needs, anticipate and identify opportunities as well as deliver relevant products and services. When your banking needs are being satisfactorily met, then it truly is a win-win situation.

What more can you ask for? I urge you talk to your client relationship manager and treat him/her as a "trusted advisor". You'll be glad you did.

Larry Graber, Client Relationship Manager, is a 35-year employee with Scotiabank where he is a client relationship manager specializing in the agricultural and agri-business sectors. He is also president of the CAFA Niagara Region chapter.

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- Marilyn Braun-Pollon, CFIB on Addressing the competitive challenges in Canada's agri-business sector
- Henry Vos, Fairview, CWB (Invited), giving an Overview: Grain prices, trends, international outlook
- Paul Hughes talking about The Case for Capacity: Household Food Security & Urban Ag/ Local Food Production = Food Security
- Remi Schmalz, DynAgra, discussing The three prongs in running a family business
- Heather & Greg Broughton, Donalds talking about Our farm, what makes it a success and the role farm advisors have played in that. GMC & C-Team
- Doug & Daena Seland, also talking about Our farm, what makes it a success and the role farm advisors have played in that
- Paul Wipf, discussing Hutterites: History, faith and culture

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Growing Forward

Business Development for Farm Businesses

Growing Your Farm Profits *Planning for Business Success*

How do Ontario farm businesses benefit from this program?

- A better understanding of their current financial situation
- To Expand, diversify, or transition their farm business
- To Improve on-farm skills through training

The Growing Your Farm Profits (GYFP) workshop is the place to start. This two-day interactive workshop, followed by a one-on-one meeting with the Workshop Leader, helps a farm business assess current farm management practices and develop realistic action plans.

Here's what past participants had to say.

"Interaction with other farmers opens the mind to new ideas."

"I liked how we went through the whole process. Step by step, working on each step as we went. A good interactive workshop. Not intimidating."

"This is the best course I have taken in a long time. Time went by so fast which is an indicator of how interesting and informative the two days were."

All members of the management team are encouraged to attend to start the planning process, discuss priorities and determine how best to achieve the long-term goals of the farm business.

New Cost-Share Opportunities Available for Ontario Farm Businesses.

When a farm business has completed the workshop and action plan sign-off, they may be eligible to apply for the following cost-share programs:

Farm Financial Assessment

An advisor will review past financial performance, analyze the current business situation, discuss objectives and help to identify options to meet profitability goals.

Agriculture Skills Development

Access farm-related training and skills development opportunities that will support greater farm business viability.

Advanced Business Planning

Work with an advanced planning consultant to develop a detailed business plan focused on areas such as succession, marketing, diversification or expansion.

Business Plan Implementation

Cost-share funding can assist in the implementation of one-time non-capital costs that are part of the farm business' Advanced Business Plan such as specialized contracts, business agreements, certification and graphic design.

Canada



**Ontario Soil
and Crop
Improvement
Association**

 **Ontario**

To learn more about eligibility requirements, provisions for special circumstances, and cost-share opportunities, please visit www.ontariosoilcrop.org

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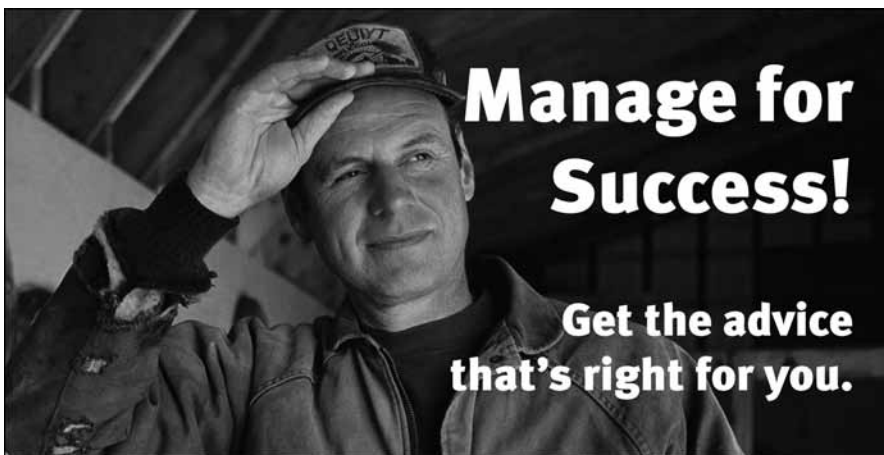
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Ontario Provincial Conference

Thursday, June 2, 2011

Woodstock

- Dr. Brian Evans, Chief Veterinary Officer, Chief Food Safety Officer, CFIA, Ottawa, discussing *Food safety: good is not good enough*
- Dr. Lauren Baker, Ph.D., Director, talking about *Sustain Ontario: Good food gap 4-H Ontario*
- OSCIA, on *Growing your farm profits*
- Andrew Campbell, Farms.com, on *The social shift – and where agriculture fits*
- Martin & Teresa Van Raay, on *The whole pig*
- Patty Thompson, King Cole Ducks Limited, Aurora, *Topic TBD*
- Trish Fournier, General Manager Lake Erie Farms, *Topic TBD*
- Dr. Glenn Fox, University of Guelph, on *Implications of the Green Energy Act for Ontario*

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At the time of publication, CAFA's Board had a proposal for a Disciplinary Policy ready, for second review by its members. When finalized, it can be read on our website at: www.cafanet.com/AboutCAFA/DisciplinaryProcedures.aspx.

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