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The official publication of the Canadian Association of Farm Advisors

Winter 2012-2013



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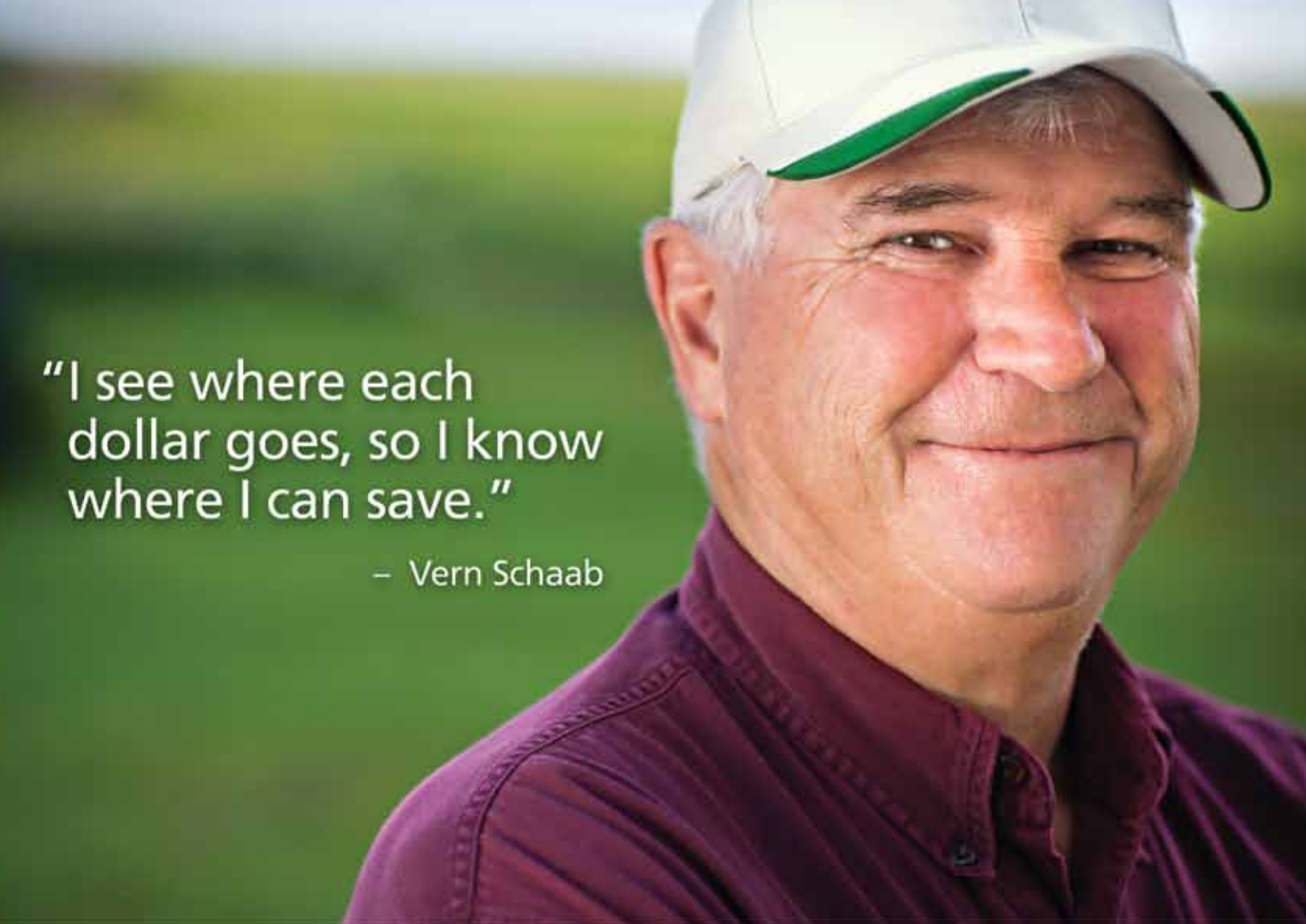
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contents

MESSAGES:

- 7 A Message from CAFA's National Chairman
- 9 A Message from CAFA's Executive Director

FEATURES:

- 10 Taxes and Maximizing Cash Flow
- 12 Shared Vision: One of the Four Pillars of Family Business

14 CAFA EVENTS

SPECIAL SECTION:

- 15 The 2012/2013 Canadian Farm Advisors Resource Guide
- 15 Alberta
- 17 British Columbia
- 19 Manitoba
- 21 Ontario
- 29 Saskatchewan

- 34 Buyer's Guide



Cultivating Business

Published For:
Canadian Association of Farm Advisors
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Published By:
Matrix Group Publishing Inc.
Canada Post Mail Publications Agreement Number: 40609661
Return undeliverable copies to:
52 Donald Street, Suite 300
Winnipeg, MB R3C 1L6
Tel: (204) 953-3120
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If, as an advisor, you have provided favourable and useful advice to a client, it is very likely that you will get a referral. This is by far the best compliment a person can receive.

There has probably never before been such a need for farm advisors as at this present time. Whether it's providing succession / transition or business / management advice, many Canadian producers are seeking the best possible information to take their business to the next level or forward into the next generation.

The internet can be a great source of information for anybody or any business, but those same producers need the guidance of a professional advisor to help disseminate all that information.

Although CAFA professionals benefit from networking opportunities, they have to be encouraged to make use of their CAFA designate by ensuring that their potential clients are aware of the benefits of using a CAFA professional. This has to be the reason for CAFA membership. Producers are well known for talking to each other (networking!) and will recommend successful components to improve each other's business.

In that instance, farmers are some of the best advisors and the information is free!

So, following up from that, if, as an advisor, you have provided favourable and useful advice to a client, it is very likely that you will get a referral. This is by far the best compliment a person can receive. Given the fact that there are networking opportunities for professionals at chapter meetings and conferences, etc., it only makes sense to engage in networking with these successful people.

So, what are producers looking for in an advisor? They want professional personnel who are reputable and known

to be knowledgeable about their subject of expertise. They want to know that their farm business information will be treated in confidence, that the advisor will be time sensitive in setting and maintaining deadlines, and that they are receiving value from that advisor.

So, where is the producer likely to find this type of professional person? By using an advisor that has the CAFA designate, producers will gain the services of personnel who:

- Have the opportunity to improve the level of advice delivered through networking at chapter meetings, attending conferences where speakers address topics of common interest and advisors interact with other professionals and producers.
- Have access to educational upgrading from newsletters, chapter meetings, conferences and online resources.
- Are required to maintain their certification through the system of ongoing professional credit requirements.

CAFA's National Mission is to continually improve the quality of advice being given to producers and their families, including agribusiness. So, for producers seeking specialist advice, they can benefit by using a CAFA professional as:

- A way to identify farm advisors who have made a commitment to provide quality advice to the farm sector.
- An opportunity to network with advisors and share information with them.
- Dealing with advisors dedicated to the farm sector, who adhere to a professional Code of Ethics and Standards, who agree to meet

continuing educational requirements and who maintain Errors and Omissions insurance.

- Improved quality and level of service.

One of the best ways for a professional, whether they are a CAFA member or potential member, to improve that level of advice to producers is to attend the provincial conferences that will provide information on current and local topics as well as the chance to network and interact with other like-minded professionals. To this end, the board agreed to the suggestion of the provinces to put on two conferences per year. Thus, by using differing locations, it immediately opens up the possibility of easier access for most members. As well as benefiting from the educational value, this is a great opportunity to accumulate some credits, particularly for those members whose chapter may not be meeting on a regular basis.

About 80 per cent of listed advisors have a farming background of some description. This puts them at a huge advantage when working with a producer. The one thing that bugs a producer is talking to a professional who knows very little about the day-to-day running of a farm. The next generation of advisors may likely not have that direct link. It is imperative that we pass on our experience and continue to educate the upcoming advisors.

I thank the board for their support during the year, particularly our treasurer whose contribution is invaluable. Also, as ever, thanks to Liz for the immense amount of work she contributes on behalf of our organization.

Roger Mills, CAFA
National Chair



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It is time to start telling your clients (and prospective clients) about CAFA and all the resources you have access to through membership; to education about their industry and to the different services our other members can provide.

Welcome to our fourth edition of *Cultivating Business*. In this edition you will again see the impressive—and growing—list of CAFA members, along with a couple of useful articles. You are also going to see that CAFA has stepped up its educational offerings, such as chapter meetings and conferences, as we are committed to being the go-to association for qualified and experienced farm business management and farm family professionals.

This is CAFA's Vision Statement:

“CAFA is the nationally recognized organization for professional farm advisors. CAFA advisors maintain high standards while continually increasing farm advisory skills and knowledge intended to provide measurable value to their farm clients.”

What makes this vision statement so incredibly relevant now? We know what the statistics look like for farm transfers and know that the complexity of some of these demand professional advice and guidance. We know that the next phase of farming is going to be as much about good business management as it is about good agronomics and a lot of it will be outsourced. We know that global opportunities and technology have opened up limitless possibilities for agriculture in this country.

All this creates a demand for good farm advice, so why is the uptake not as strong as it could be? Consider the following:

In Ontario, the Agricultural Management Institute (AMI) had Ipsos Forward

Research conduct a Baseline Study of Farm Business Management Planning. One of their findings from the focus groups was that they seemed dissatisfied with the lack of specific farm knowledge that professionals have and the same has been said in Letters to the Editor in various publications.

I have been hearing—from professional farm advisors—that some of the work / files that are brought in to their office are ones that a previous advisor has made a mess of. This creates more costs for the clients and looks bad on advisory services.

From my perspective, there are lots of great farm advisors with skills and knowledge specific to their area of practice and with plenty of wisdom to share. In fact, I would bet that amongst our members, over 80 per cent have a direct personal connection to the farm—many still farm or their spouse farms or they came from a farm. A professional who understands the business of farming really is the very definition of a “farm advisor”.

Now that is worth talking about.

Much of this farm specific knowledge has come from years of experience. The demographics for advisors are similar to farmers—graying and many set to retire. We need to ensure that the experience and wisdom is passed on so that there are great farm advisors in the future as well. If you have young advisors in your office, bring them out to CAFA meetings and get them involved.

It is time to start telling your clients (and prospective clients) about CAFA and all the resources you have access

to through membership; to education about their industry and to the different services our other members can provide. It's time to start reaching out to your colleagues who work with farm families and businesses and let them know about the standard CAFA is setting and how that will benefit the industry.

There is a big need for credible, quality farm advice and CAFA members can deliver one-on-one or as a collaborative team. Members have something to be proud of because they are all helping to grow CAFA, a grass roots organization to benefit the industry.

Let's not keep it such a secret! A call came in to the office just as this short article was being proof read. It was a son calling in as his parents are selling the farm. The father has had an accountant for years but for the farm sale, they want an advisor who specifically knows the farming side of things. I told him that he had contacted the right place!

As always, sincere thanks to the people and firms that help keep CAFA going: CAFA members, our volunteer board and chapter executives, our national sponsors—FCC, Scotiabank, TD Canada Trust, Farms.com and the FarmMarketer.com—and our Ontario sponsors, Allied Associates and The BC Dairy Directory.

Jane Goodall said it well: “What you do makes a difference and you have to decide what kind of difference you want to make.”

Liz Robertson
Executive Director

Taxes and Maximizing Cash Flow

By Cheryl Carley, CGA, CAFM, CAFA

“Don’t know how we can make it farming when wheat has dropped below \$6 a bushel,” as said by my grandfather in 1970. Yes, 1970.

How can a farmer have cash flow today when \$6 a bushel for wheat is considered a really good price? While the answer to this question involves a number of different things, we are going to focus on the three main areas farmers use to reduce taxes and how this truly impacts cash flow.

We all know about the coffee shop talk where farmers brag about not paying taxes. The problem is that in the process of doing this, their cash flow can actually end up in a worse position. Yes,

if you don’t do it right, you can end up further behind.

The root of this problem comes from not understanding that taxes do not reduce dollar for dollar spent. Taxes are a percentage. In a very simplified way, if you spend \$1,000 purely to reduce your taxes and your tax rate is 25 per cent, you saved yourself \$250 in taxes. Net, though, your cash flow went down by \$750 (\$1,000 spent to save \$250).

First, we will look at purchasing equipment for the tax deduction. Of course, if you have to replace equipment for other reasons that is a whole different driving force and not part of this article. We are only looking at purchasing equipment purely for the tax deduction.

This includes replacing equipment to increase the capital cost allowance claim.

Going back to our coffee shop, think of the times you have heard farmers talking about that nice piece of equipment or truck they bought to reduce their taxes.

In most cases, doing this can actually put a farmer’s cash flow further behind. To demonstrate this, check out Table 1. On this table, I use some actual numbers that I recently worked with.

If you lease the equipment instead of purchasing, your net cash outlay will still be negative. Remember, the tax reduction is not dollar for dollar but a percentage of the expense. Regardless of what the lease payment amount is, the tax deduction will never be dollar for dollar. In the example in Table 1, if your lease payment is \$30,000 a year, the tax reduction will be \$4,500 if incorporated (\$30,000 * 15 per cent) or \$9,900 if not incorporated (\$30,000 * 33 per cent). The net cash outlay is \$25,500 for the corporation (\$30,000 lease payment less \$4,500 taxes saved) or \$20,100 (\$30,000 lease payment less \$9,900 taxes saved) respectively.

The root of this problem comes from not understanding that taxes do not reduce dollar for dollar spent.

Deferring grain sales to reduce taxes does work better than purchasing or leasing equipment. Deferred grain sales do end up as money in your account when the grain cheque is deposited. Keep in mind the cost of any interest bearing debt that has to be used when

| | | | |
|---|--|--------------|------------------|
| Purchase price of equipment: | \$433,000.00 | | |
| Interest rate: | 7.5% | | |
| Semi-annual payments, including interest: | \$25,000.00 | | |
| Tax deduction: | Capital cost allowance | \$64,950 | |
| | Assume Class 10, 30% allowance and first year half rates | | |
| Tax saving on the capital cost allowance: | If incorporated, using a general rate of 15% | \$9,742 | |
| | If not incorporated, using a general rate of 33% | \$21,433 | |
| Assume semi-annual payments in June and December: | January to June interest | \$16,238 | |
| | July to December interest | \$15,910 | |
| | Total interest | \$32,148 | |
| Tax saving from the interest expense: | If incorporated, using the general rate of 15% | \$4,822 | |
| | If not incorporated, using the general rate of 33% | \$10,609 | |
| Total tax savings: | | Incorporated | Not Incorporated |
| | From capital cost allowance | \$9,742 | \$21,433 |
| | From interest expense deduction | \$4,822 | \$10,609 |
| | Total tax savings | \$14,564 | \$32,042 |
| Cash outlay to get the tax savings: | Loan payments for the year | \$(50,000) | \$(50,000) |
| | Net cash outlay | \$(35,436) | \$(17,958) |

calculating your net cash flow from this option. For example, let's assume \$10,000 of grain is sold in October and deferred to January 1 and a line of credit interest rate of 8 per cent. This will have an interest cost of \$200 (October to December at 8 per cent).

The result is positive net cash flow: \$9,800 (\$10,000 less \$200 interest). The net saving: \$1,300 (\$10,000 * 15 per cent tax rate less \$200 interest cost) if incorporated; \$3,100 (\$10,000 * 33 per cent tax rate less \$200 interest cost) if not incorporated.

Purchasing inputs such as seed, chemicals and fertilizer, to reduce taxable income is also a good option. Key to this is using those inputs. For example, with a December year-end, purchasing fertilizer in December that you know you will use in the spring is good. Purchasing fertilizer you won't use until the fall is not so good. Also, be sure that if you purchase too much, you can return the unused inputs.

In summary, if reducing taxes is the sole or main purpose, deferring sales and/or purchasing inputs is the best

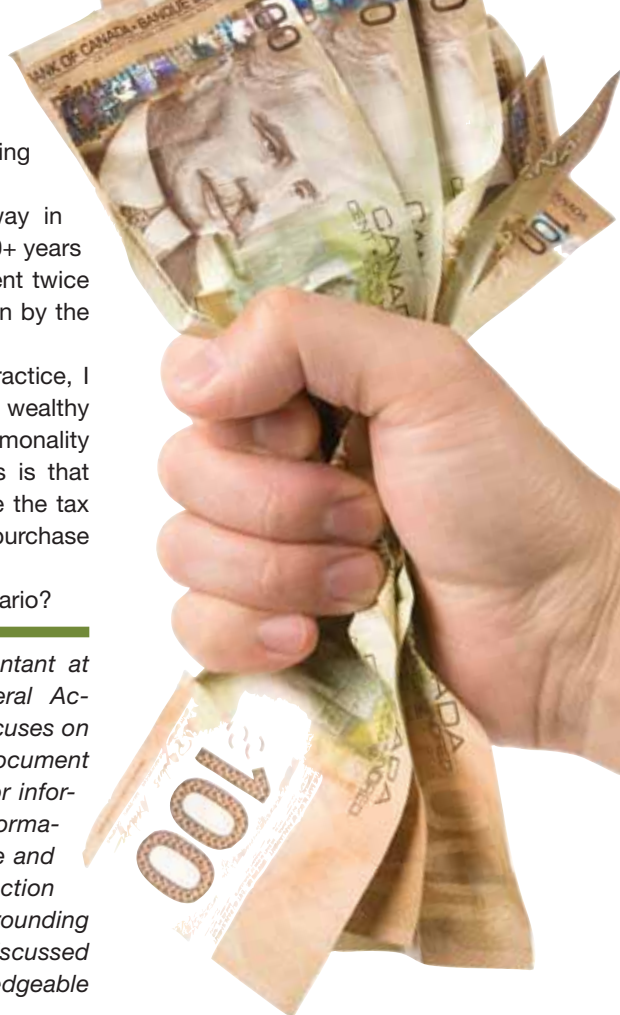
approach. Purchasing or leasing equipment isn't.

My grandfather passed away in 1971 a wealthy farmer. In his 20+ years of farming, he bought equipment twice and the decision was not driven by the tax deduction.

In my 29 years of public practice, I have seen a lot of farmers both wealthy and not so wealthy. One commonality I have seen through the years is that the wealthier farmers don't use the tax deduction as the reason to purchase equipment.

Where do you fit in this scenario?

Cheryl Carley is an Accountant at Cheryl Carley Certified General Accountant Prof. Corp. Cheryl focuses on simplified tax planning. This document is of a general nature and is for information purposes only. The information does not constitute advice and should be used only in conjunction with the circumstances surrounding your specific situation as discussed with a qualified and knowledgeable professional.



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Shared Vision: One of the Four Pillars of Family Business

By Gordon Colledge

"Worse than being blind is the ability to see and have no vision!"

(Helen Keller)

A Christian Proverb says, "Without a vision, the people perish." The Canadian Oxford Dictionary defines "perish" as: to fade away, suffer from coldness, to deteriorate ... a slow rot. Very sobering!

Let me tell you about a farm family I met recently. When I drove onto their farmyard, I could have cut the air with a knife. The tension between senior Mom and Dad was bordering on outright hostility. The stuffed anger was etched on their faces; polite in welcoming me, but brittle and abrupt with each other.

Their adult kids were staying away and none of the grand children were allowed to visit on their own.

The accountant told me the farm has a small operating loan, no long-term debt, and each had savings in the six figures category. Farm equity \$11 million. Their adult kids were taking over the farm. They were smart, well-educated and healthy. "... all systems go," according to the accountant, "except Mom and Dad are not on the same page. Yet, they were there until six months ago, but not anymore ... and she's threatening to move off the farm to live on her own!"

What was going so wrong? They're married 43 years. They had been through good times and bad; lots of ups and downs but they always worked together like a well-oiled machine. Even in the last six years, they were taking two month vacations in Arizona. They often talked about their great group of friends in the (trailer) Park. And now this...

The adult kids never saw it coming and were scared that something was going to de-rail the whole succession plan. Were their parents headed for divorce?



Shared vision was the missing pillar in this family operated business.

More than not being on the same page, senior Mom and Dad had no vision of what their life would be together in the next three to five years. Their focus for nearly 50 years was the vision they had when they were dating back in high school. They lived that vision everyday; built a great farm, raised a family, travelled a little ... made a nice place for their adult children and grand children.

The years ticked away. They had lived their dream. And they were so wrapped-up in the busy work of the farm and family, Mom and Dad never took time to renew their dream or vision for their future after the farm. Every new day was a reaction to what happened yesterday. Anger smoldered beneath the surface. Expectations went unmet. Hurt, fear and frustration grew. And so did the anger.

Anger is our strongest emotion. Angry people lose their ability to love or act lovingly.

Senior Mom always knew that the farm came first. She was number two in line for her husband's attention and affection. At least that's the way she felt. But now with their son and daughter and their spouses taking over the farm, she expected the number one position

was hers. She thought it was her turn; moving to town, getting a bungalow house with everything on one floor. She thought about getting involved in some of the ladies groups that she never could when they were on the farm. She had ideas of them travelling and seeing those places others had talked about. But she never shared her thoughts with her husband.

However, senior Dad was busier than ever now that the succession plan was "taking off!" He was working on projects in the shop but always where he could see all things and hear all things. The farm was exciting again and he enjoyed being in the middle of the renewed energy and talk. But he said nothing to his wife.

The marriage relationship was deteriorating and sliding into a state of "slow rot." The future was suddenly fuzzy for everyone involved.

This story has a very positive ending. A shared vision made the difference.

"When you are problem-minded you want to eliminate something. When you are vision or opportunity-minded, you want to bring something into existence that doesn't now exist!"

Visioning is not planning. It's not a flight from reality, wishful thinking or naïve idealism. Visioning is a journey from the

known (present day) to the unknown (future), which helps create a future from a montage of facts, hopes, dreams, dangers and opportunities.

Vision begins with inspiration that seems to breathe life in. There is renewed emotional power and energy that is catalyzed (accelerated) when the vision is shared.

Vision is a stretch. Not a plan. It is a compass ... a direction. Vision endures. It captures minds, hearts and spirits while giving a couple (and their children) a higher purpose for their actions. Vision paints a picture of how we will be in the future.

When couples in business have a shared vision, they lay the foundation for break-through events. Visioning brings them together around a common dream and builds a foundation for planning their lives together. It forms the core of the couple's new identity and becomes the glue that keeps a couple responsive and innovative in their life together after the farm.

Guidelines for visioning: relax and enjoy the process; focus on what really matters to you; focus on what you want, not on how to make it happen; and avoid any focus on today's problems and what's not working.

Love, let us sit side-by-side together, and gaze into the future!"

Gordon Colledge is a Certified Farm Advisor (CAFA), Family Business Mediator and Certified Life Coach Practitioner; a Certified True Colors Workshop Facilitator; and a Conference Speaker specializing in Family Relationships, Marriage, Change, Stress and Personal Wellness.



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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! Check out the OSCIA website for additional funding for New Farm Businesses and Leadership & Governance training.

Cost-Share Opportunities Available for Ontario Farm Businesses.

When a farm business has completed the workshop, 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.

*Cost-share funding available until further notice

Canada



Ontario

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

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| Agricultural Work Shops and Networking Programs Canadian Young Farmers' Forum..... 13 | Financing, Crop Inputs and Storage ACC Farmers Financial 8 |
| Bailing Products TAMA Canada 8 | Investment Advisors CIBC Wood Gundy - Larry Myny Investment Group 21 |
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| Farm Business Development Ontario Soil & Crop Improvement Association 22, 33 | Law Firms D'Arcy & Deacon LLP 20 Loucks & Loucks 21 |
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| Farms and Ranch Shows Northlands Farm & Ranch Show 6 | Soy Bean Distributor Quarry Grain 33 |
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