

# Cultivating Business

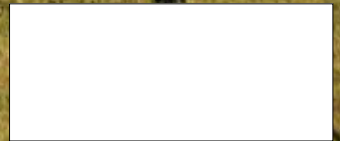
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Winter 2013-2014



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# Cultivating Business

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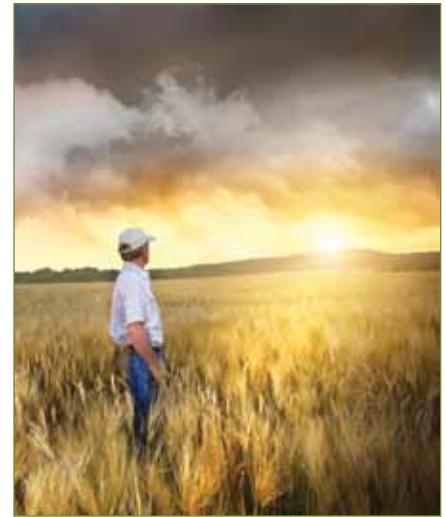
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*Dan Erlandson and his daughter Calla. Dan is speaking at CAFA's conference in Saskatoon in January 2014.*

## Cultivating Business

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# Connect With Clients, Showcase Your Credentials

We know that from comments and enquiries made to Liz Robertson (CAFA Executive Director), that there are agriculture clients who are actively looking for industry professionals who are experts in their field, but more specifically, sport the CAFA designate. They are aware that CAFA members keep themselves updated with continuous education and by frequent networking with other professionals. This provides clients with the confidence that they are seeking, when hiring an advisor.

***But, as industry professionals, do we all use our designation to openly advertise our skills and make our credentials apparent? Do we go out of our way to look for and subsequently help these specific clients?***

With all the modern communication aids, it should be far easier to connect with clients seeking professional services. Now, of course, word of mouth is still by far the best recommendation, but have you considered how you can make your company and the services it offers one step ahead of the rest? A friendly helpful disposition is paramount. Timely and accurate completion of the task is essential. So is going the extra mile in order that both your current and future clients will benefit by and appreciate your services.

A client will ALWAYS be concerned about getting value for money. Even if the advisor has provided a first class service, equating that to the cost of the service will be readily assessed by most clients no matter how good a name the advisor or their company possesses.

A trend that is developing, especially with larger scale production units,

is for the producer to form an advisory team of agricultural professionals in order to continue to propel the business toward greater profitability. Revenues in all the major sectors of agriculture are basically static and in some cases, volatile. Regular meetings of the appointed management team can help to formulate cost-saving and marketing strategies.

As well as taking on crop or livestock production specialists, the producer is looking for accounting, lending, business management, financial investment and maybe other advice. Having a specialist facilitator to get the most out of these sessions is also a huge benefit. Knowing when to set up term loans and save on interest payments is as important as knowing whether to sell or hang on to the crop. Succession planning has been looked upon as being the way to offer your services to a business, but this opportunity indicates there are additional services that clients want and need. Indeed as businesses continue to grow, then there will be more demand for this type of expertise.

Having been a producer for over 35 years, I fully recognize the need for all advisors to be conversant with the most elementary of tasks that a specific farmer has to perform in the calendar year. Advisors going on-farm offering their professional services without any knowledge of what that producer does, stand very little chance of striking up a successful relationship.

The general population today is further removed from farming and food production than at any time in history. As generations pass, this will become more of a problem as farms become larger units and consequently farmers, by number, become less. So, it is very important that we, as advisors, mentor the future professionals to ensure that they know the basics about agricultural production units in order that they can communicate on a reasonable level. As another incentive, scholarships are being introduced in 2014 for fulltime students in agriculture.

Agricultural graduates leaving our universities now have a wider range of jobs in which to pursue a career than ever before. At CAFA, we are promoting to our members that they offer their younger staff a chance to attend chapter meetings and conferences in order that they can build up some basic knowledge about food production and the challenges that the producer faces in everyday modern farming.

Our front-line producers and agribusinesses continue to seek top quality advice. Involvement in CAFA gives many opportunities to network, therefore gaining extra knowledge that enables us to offer specialist advice to clients. By remaining Current, Connected and Certified, we can be the professionals that the modern producers ask to provide a service.

Roger Mills, CAFA  
National Chair

### Share Cultivating Business With Your Members

Did you know you can get an electronic pdf version of this magazine/guide to share with your colleagues and members?

There are two easy ways to do this:

1. Contact the CAFA office and request the pdf: [lrobertson@cafanet.com](mailto:lrobertson@cafanet.com)
2. Go to [www.cafanet.com](http://www.cafanet.com) and download the pdf.

Please share this great resource with everyone in the industry!

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The CYFF connects leading young agriculture producers across Canada, to provide support, encouragement and resources to promote agriculture. CYFF provides networking opportunities and workshops focussed on succession planning, board governance and leadership training, inspiring innovation, the best management practices and more.

Get connected, contact your provincial organization or CYFF:

- Newfoundland and Labrador Young Farmers Forum
- Young Farmers of Prince Edward Island
- Nova Scotia Young Farmers Forum
- New Brunswick Young Farmers Forum
- La FRAO - Federation de la releve agricole du Quebec
- Junior Farmers' Association of Ontario
- Keystone Agriculture Producers
- Saskatchewan Young Ag-Entrepreneurs
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## CAFA Will Keep You Current, Connected and Certified!

### Consistent. Clear. Concise.

The Canadian Association of Farm Advisor's (CAFA) message and mission has always been clear and concise: increase the skills and knowledge of farm advisors to better assist their farm family and business clients.

CAFA members are professionals who belong to a primary self-regulatory organization or licensing body that gives them the ability to offer advice to their farm clients in their area of expertise. CAFA, as a secondary umbrella organization, helps ensure that those professionals offering their expertise actually understand the business and dynamics of farm families and farm business—most have a direct personal association with a farm as well.

CAFA members are accountants who can help you with various tax scenarios. They are bankers who help with farm financing. They are lawyers who offer legal advice. They are family coaches, facilitators and mediators who will sit with you and offer solutions for your family. Many CAFA members are agronomists and Certified Crop Advisors. Some are specialists in human resources. Some CAFA members can help you mitigate risk in marketing. Some provide insurance solutions.

CAFA is an umbrella organization for farm advisors and consultants—of every stripe—to stay current with and get educated about the state of the industry to the benefit of their farm clients. CAFA also offers a very unique opportunity for these professionals to get to know the others offering complimentary advice to help round

out advisory services through a team approach.

CAFA is the only national network of certified farm advisors. There are over 20 chapters across the country that hold regular meetings and we offer at least eight annual regional conferences to share information and knowledge and build professional networks. CAFA has quarterly eNewsletters and this annual magazine to further enhance the skills, knowledge and networking possibilities. The distinctiveness about being an umbrella organization is that CAFA is inclusive—we welcome advisors, consultants, students, government, primary producers and other farm or Ag-related organizations to join us in membership and at all our events.

CAFA is an umbrella organization for farm advisors and consultants of every stripe to stay current with and get educated about the state of the industry to the benefit of their farm clients.

You are invited to contact the CAFA office about a meeting, conference or workshop in your area or ask how you might become involved. For our 2013-2014 fiscal year we have the local chapter meetings as well as the

following regional conferences: Lethbridge, Alta, and Brockville, Ont., in October. In November, we participated with Canada's Outstanding Young Farmers program in Regina, then had our Manitoba conference and AGM in Niverville. For 2014, we have January 23 lined up in Saskatoon, February 6 in Red Deer and a first for CAFA—**Women Farmers Managing Farms & Families: How do they do it all?**—in Guelph on February 11. Then our exclusive Multi-Disciplinary Advising workshops in Guelph, February 12 and Cobourg, February 13. Our fiscal year wraps up with our annual Woodstock conference on Thursday, June 5. These events provide a lot of opportunities to connect farm professionals together and share lost of valuable information.

Agriculture More Than Ever is encouraging everyone involved in agriculture to be an Agvocate. What better way is there, as a professional working with farm clients, to stay on top of what is happening in the industry? Be a part of a national non-profit, membership-driven association that provides educational and networking opportunities. CAFA also offers a way to share your expertise while benefiting from ongoing professional development.

Join CAFA to stay CURRENT, stay CONNECTED and be CERTIFIED.

Liz Robertson  
Executive Director

### Thank You!

Thank you to our national sponsor, Farm Credit Canada, who has been with us since 2004.

Thank you to our Ontario sponsor, Allied Associates.

# CAFA Keeps You Current, Connected and Certified

Join CAFA today!

The Agri-food sector in Canada is a colossal contributor to the lives of all Canadians. It contributes \$100 billion annually to Canada's GDP; Canada is the fifth largest agricultural exporter in the world. Your CAFA membership demonstrates how you are an integral part of this complex industry called agri-food.

Did you know that membership in CAFA offers:

- Three levels of membership? Regular = \$350; Associate = \$130 and Students = \$100 (+GST/ HST);
- A personalized advisor page on CAFA's website;
- Discounts at over eight annual regional conferences, numerous chapter meetings across the country and exclusive CAFA workshops;
- Professional development opportunities for specialists in farm advisory practice;
- Invaluable opportunities to make professional connections with other farm advisors locally, provincially and nationally;
- A listing in a nationally distributed annual magazine;
- Certification with Canada's only national network of Certified Farm Advisors; and
- A quarterly eNewsletter with industry updates and membership highlights.

A decade of surveys and interviews with members always highlights the greatest benefits of being an active member: **education and updates (CURRENT) and the face-to-face networking (CONNECTED).**

## Join CAFA today!

### CAFA CURRENT & CONNECTED Conferences 2013-2014

- Lethbridge, AB, October 3, 2013
- Brockville, ON, October 10, 2013
- AAW Convention with Canadian Agri-women, St. Catharines, November 7, 2013
- Regina, SK, November 15, 2013 with OYF
- Niverville, MB in conjunction with CAFA AGM, November 20, 2013
- Saskatoon, SK, January 23, 2014
- Red Deer, AB, February 6, 2014
- Guelph, ON, Guelph Farm Women: Managing Farms & Families—How do they do it all?, February 11, 2014
- Guelph, ON, Multi-Disciplinary Workshop, February 12, 2014
- Cobourg, ON, Multi-Disciplinary Workshop, February 13, 2014
- Woodstock, ON, June 5, 2014

## NEW! CAFA Future Ag Leaders Scholarship

The Canadian Association of Farm Advisors (CAFA) Inc. is proud to introduce the Future Ag Leaders Scholarships, to be awarded annually to two individuals pursuing post secondary education in agriculture.

### Awards

Two \$1,000 scholarships available:

- \$1,000 Scholarship East (Ontario).
- \$1,000 Scholarship West (Manitoba, Saskatchewan, Alberta and BC are considered as the Western region).

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- A one-year \$1,000 scholarship that may be reapplied for in subsequent years.
- CAFA membership, which includes mentorship opportunities through invitations to annual CAFA meetings and regional conferences.

### Qualifying criteria

- Current Grade 12 students.
  - Recent graduates (within two years) of high school.
  - Currently enrolled post-secondary students.
  - Must be entering or continuing in an agricultural-related post-secondary program in the fall of 2014 at an accredited post-secondary institution.
  - Be a Canadian citizen or have permanent residence status.
  - Deadline for applications: March 15, 2014.
  - Announcement of successful applicants: April 15, 2014.
- For further details please go to [www.cafanet.com/scholarships.aspx](http://www.cafanet.com/scholarships.aspx)



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Liz Robertson, M.A.

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## Sponsorship Opportunities

The annual CAFA Conferences are a yearly event where the best farm advisors come together to explore new strategies in farm business planning to help their farm clients continue to build a sustainable and competitive agricultural sector.

Conferences are one of the highlights of membership demonstrated by the increasing number of registrants each year and evaluations that consistently provide positive feedback.

This is an opportunity to feature your company at an event that attracts a unique mix of farm advisors and consultants looking for business growth with new and existing connections, suppliers, resources and contacts.

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## HYDRAULIC DOORS

# FUTURE

## Growing the Leaders of Tomorrow



By Darla Read

It's no secret farmers are growing older. In fact, nearly half of all of Canada's farm operations—48 per cent—are run by farmers 55-years-old and older, according to Ron Bonnett, President of the Canadian Federation of Agriculture.

"If you add another decade of time to that," he says, "that shows a number of farms are going to need to be transferred."

Just seven and a half per cent of Canada's farm operations are currently run by farmers aged 18 to 39 years. These numbers have farm groups reflecting on the

challenges of getting more young people into the industry and looking for solutions to those obstacles.

Bonnett says a couple of years ago, income was seen as a big challenge when it came to encouraging more young people to consider farming as their livelihood. However, Bonnett says incomes have recovered substantially over the past couple of years.

And, he adds that the market is reacting positively, with grain prices going up, commodity prices stabilizing and the beef sector is recovering from the hit it took a few years ago from bovine spongiform encephalopathy (BSE).

However, Bonnett knows a major obstacle for young people even considering farming as a career is access to capital.

"We need to look at other ways (for people to get into farming) without having to lay out as much capital up front," whether that is looking at leasing equipment, financing capital over a longer term or partnerships between young farmers and those who are retiring.

Bonnett also believes there are some glitches in the current taxation policies, and says those can act as disincentives.

"We need to look at different tax positions when transferring farms from one generation to another," he explains. "Especially when there are multiple owners involved."

Furthermore, Bonnett notes when farmers start out, they often aren't turning a profit, and right now can claim up to

\$17,500 in losses—a figure he says needs to be updated to reflect inflation.

If Bonnett could provide any advice to young people considering farming as a career, it is to do a lot of planning before taking the plunge.

"My wife and I started very young," he recalls. "We didn't have a lot of business experience. I wish we would have had more training at the start on the business end. The biggest thing that separates whether you have success or not is business management."

Shawn Bourgeois agrees that business preparedness is key to a successful operation. From Woodrow, Saskatchewan, Bourgeois operates All Canadian Grain with his wife, Sarah, and their three sons. All Canadian Grains produces cereals, pulses and oilseeds, and has been in operation for a decade. Bourgeois, like many farm managers in modern agricultural production, focuses on financial planning, risk management and operation planning, and says the future generation of farmers needs to focus on these areas too.

"Young farmers often have a strong working knowledge of operating a farm," but managing a farm is something that they will need to learn, says Bourgeois. "This includes developing and growing relationships with a customer base, managing human resources, benchmarking annual financial goals and scheduling the numerous tasks in the seasonal production cycle."

### By the numbers

- The average age of Canadian farmers was 54 years in 2011, up from age 52 in 2006 and 49.9 in 2001. (*2011 Census of Agriculture*)
- Nearly 70 per cent of Canada's farmers plan to retire in 10 years. (*The Canadian Federation of Independent Business (CFIB), 2012*)
- Over half of farm operators in 2011 had completed postsecondary education (51.6 per cent), compared with 65.8 per cent of the self-employed labour force. The proportion of farm operators completing postsecondary education was larger for female operators (58.8 per cent) than male operators (48.9 per cent). Of the 24,055 operators under the age of 35 in the Ag-NHS database, 59.5 per cent reported postsecondary education.

Bourgeois says for customer service, that means figuring out how to manage the “sometimes delicate balance of competing interests regarding grading, delivery and price.”

On the human resources end of it, Bourgeois recommends creating what he calls a “proactive” work environment, where there is a scheduled yearly or seasonal plan that everyone understands and is very familiar with.

“The focus then becomes having fun at work while doing the job the employee is very comfortable with,” he explains.

Both Bonnett and Bourgeois emphasize the importance of recognizing farming is a business and not just looking at it from an agricultural perspective.

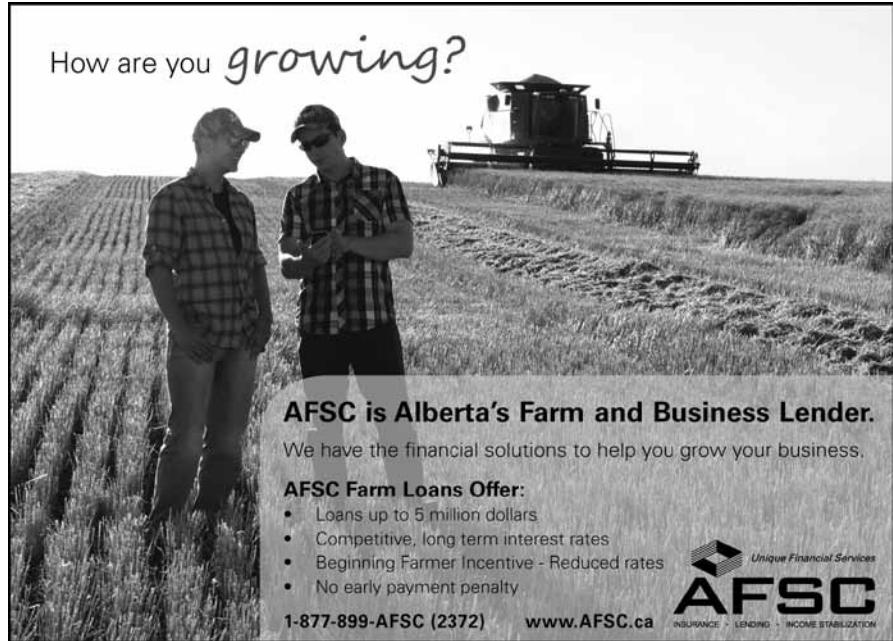
“If you can’t make the numbers work,” says Bonnett, “your aspirations will fall flat.”

Bourgeois says it’s important for farmers to establish a positive relationship with their accountant and financial institution. “Their level of expertise is critical in helping a farm manager achieve financial success. Often it is these people that are best placed to offer helpful peer review of your operation.”

Bonnett points to farm advisors who have the professional expertise, as well as the objectivity needed in sensitive family discussions, to help newcomers to the industry. He says organizations, such as the Canadian Association of Farm Advisors, can help with business management as well as getting the word out to legislators about the changes needed to encourage more young people to consider farming.

“If we do things right, there is an opportunity to make a good living,” says Bonnett. “But it has to be a well thought out process.”

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# Changing Dynamics: Women Increasingly Work the Land

By Amanda Hammell, B. Comm. (Ag), CAFA, RBC Royal Bank

**W**ho is a woman? To many, a woman is a mother, a daughter, a wife, a sister; but how many people would associate a woman as a farmer?

I grew up on a cash crop/beef feedlot in Caledon, Ont., located in Peel County. I am the oldest of three daughters raised on the farm. I attended the University of Guelph and received my Bachelor of Commerce in Agriculture.

When I graduated from university I returned to the farm that summer to begin to work with my dad. I helped with spring planting and then he asked me, "When are you going to get a real job?" I was taken aback. I had visions of returning to the farm; however, I realized that he thought that because I was a girl, I would not be able to run farm operations. Shortly after that I joined RBC Royal Bank as an Agricultural Account Manager.

Fast forward 10 years from that point. How things have changed! As part of my occupation I get to work with a variety of farm families each day and I have witnessed first hand the change of operations to embrace partners in the business. Partners do not just include



*Amanda Hammell with her husband Steve and two daughters, Hailey and Madison.*

sons; they include wives, daughters and even daughter-in-laws.

According to a Census of Agriculture, women who count themselves as farm operators has increased since 2001, with approximately 27.8 per cent of all operators being women. I believe that women have always been partners in the operation; however, they were often not recognized as such.

Understanding how to communicate is crucial in every business and the dynamics change when both genders are represented. A common phrase that I hear from young women is, "Dad treats me like his little girl. I don't think he is listening to me." We need to remember to respect and value everyone's opinion at the table because while the farming operations have evolved, so too have the children. More than likely they have received an education, worked for an industry-related company and gained a different skill set.

As a woman, I have played a variety of roles. I am a farmer's daughter. I am a farmer's wife. I have been a daughter-in-law in a family operation. I am a mom. I am a farm advisor. Most recently my husband and I made the decision to part from his family farm operation and establish our own dairy operation. Now I am a partner.

We each bring a different skill set to the table; my experience with lending and his practical experience with the dairy industry. All of our decisions are jointly made, which include herd health, crop management, financial management and capital replacement.



*Amanda Hammell with her family at The Royal Agricultural Winter Fair.*

We pride ourselves in learning from others and it is evident there is an increasing amount of women in advisory roles, such as our banker and vet, both of whom are women. We have seen an increasing number of feed reps who are women drop in at our place. It is interesting to watch as industry people drive in our lane way; the people who don't know us go straight to the barn, however, the people who have taken the time to get to know our operation come to the house. My husband has embraced our partnership and we hope to raise our girls with the same attitude.

The emotions of running a business can be overwhelming no matter the business in. A farm operation is different as the emotion can carry from the house to the barn, and vice versa. You can't leave the office if you have had a bad day.

While my personal life has flourished, so has my professional career with RBC. The flexibility of technology and work-family balance with RBC has allowed me to continue working with families, helping them meet their financial needs.

Our days start early and end late as we try to raise a young family, run a

farm operation, work full-time and in some part, give back to our community. I remember a former client told me that he prefers women bankers because they pay attention to details and can multi-task. His spouse is a partner with him in their business.

I recently had the opportunity to judge the Queen of the Furrow Competition at our local county match. The enthusiasm of these five young women was contagious. The passion they had for agriculture was evident and when asked the question, "What is your long-term plan?", four out of five said they wanted to return to their family farm or a related job in the agriculture industry. That is 80 per cent!

While I still see a large percentage of men when I walk into a producer meeting, times are changing. On our commercial banking team we have 14 people, nine of whom are women. There are four women who hold positions of CEO/General Manager in farm organizations in Ontario and Kathleen Wynne's victory as Ontario's first female premier is a significant breakthrough for women in all industries.

As for that family farm in Peel County, which had three daughters and no son to take over the farm, a lot has happened over the last 10 years. I continue to be employed by RBC as a Senior Financing Specialist. My younger sister is employed by the Ontario Ministry of Agriculture and Food, and my youngest sister has officially returned to the family farm and is a partner in the operation.

Women are mothers, daughters, wives and sisters, and we're pretty darn good farmers, too.

*Amanda Hammell, B. Comm. (Ag), CAFA, is a Senior Financing Specialist with RBC Royal Bank. She also farms with her husband in Bruce County.*

### Did you know

Canada had 292,795 farm operators in the Ag-NHS database in 2011. Male operators totalled 212,185, or 72.5 per cent, while female operators totalled 80,605, or 27.5 per cent. British Columbia reported the largest proportion of female operators at 36.5 per cent.

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# Succession and the Family Farm in Today's Environment

By Rick Wismer, Durward Jones Barkwell & Company LLP

**A**s the father of three young men who have spent many summers working on the farm or in their words, “indentured to Dad,” succession planning is a very real and challenging task. All three sons are very different—different likes and dislikes, different strengths, skills and different shortcomings.

How does one draw all of this together to craft a workable (note, I purposely did not say harmonious) and fair arrangement that will stand the rigours of the modern world and the test of time?

The family farm has changed, is changing and will continue to change. For most, the urban influence grows daily. For some, it is the proximity to a major centre, the increasing influx of city folk to the country, and for others it is through social media and other electronic means. Our children see the lifestyles of the non-farm neighbours and it dramatically impacts their wants (they will say needs) and their expectations. While they may enjoy and desire a role in agriculture it is not quite the same role and lifestyle of their parents and grandparents. Where does one start?

Here is what I have learned so far as the boys educate Dad:

- One size does not fit all.
- What might have been a great motivator in your day may be a non-starter for Gen X, Y or whatever generation we are dealing with today.
- Start early in the succession process. Leaving everything to the mysteries of a will sometime in the future likely won't work out well.
- Have regular meetings to ensure all parties are aware of directions and progress.
- Ask family members what they see as their role going forward.
- Share your vision with your family for the operation in the future.



- Involve your family in the planning so that it is a shared vision.
- Within reason, allow everyone an opportunity to try their ideas.
- Involve independent third parties early in the process.
- Remember that fair does not necessarily mean equality in the estate and succession planning process.
- If at first you don't succeed (and you likely won't on the first try) keep working at the process.

Keeping all of this in mind, how does one go about pulling all of the pieces together?

Start by critically evaluating the players and your business. A plan that sets unreasonable goals for the next generation is not likely to succeed. Similarly, it is hard to have a successful succession if you do not have a successful business to transition. In short, don't set the family up for failure simply in the name of tradition. You need a solid business plan that includes a succession arrangement.

The Conference Board of Canada recently released a report called *Seeds for Success: Enhancing Canada's Farming Enterprise*. While it may be a long read for many, the conclusions reached are useful for all in agriculture. Whether your farm is large or small, you all need to deal with managing capital, marketing, people and relationships in your business community, as well as being familiar with the crops or products of your specific business. It is a tall order for any one person to stay on top of and feel comfortable in all of these areas of expertise.

This is where the family comes in and a family has a potential advantage in the business world when there is a shared vision and a collective passion for what they do.

Increasingly, we see specialization by family members to specific tasks rather than all members attempting to do all jobs with the collective effort being greater than the sum of the individual parts.

The first rule for a successful business and a successful transition to the next

generation is flexibility. Be prepared to change products or implement new activities where market conditions or family goals suggest changes are necessary. Include flexibility in the business structure, allowing for changes in roles over time.

Having a family member work off the farm or pursue a different career choice before returning to the operation may, in the long term, strengthen the overall operation. Similarly, in certain situations, having non-farming family members involved in managing the farm legacy may bring a different perspective to the boardroom provided that there is also a mechanism to resolve any potential conflicts.

At the end of the day there is no single magic formula for success or succession. Each family business and farm family unit has their own unique issues and goals. Any plan put in place needs to satisfy, to the greatest degree possible, the aims and ambitions of the collective group. The correct or successful plan is one that satisfies that requirement.

The process of effectively planning for and managing the farm business is equally as or more important than creating the

perfect structure. The successful family plan will also recognize and take into account that not all family members may be able to participate for many reasons in the core family business and find reasonable alternative accommodation within the family framework.

*Rick Wismer is a Chartered Accountant and a senior partner in the public accounting firm of Durward Jones Barkwell & Company LLP, located in Niagara, Ont. He also operates a successful farm operation including vineyards, and, with his sons, provides farm management services to third parties.*



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# Farm Sale or Succession Planning: Not a Simple Process!

By Peter Boys, Boys Financial Services



I have spent all my working life helping farm families; the first 27 in the farm equipment business and these last 16 now as a financial coach. I have ended up helping many families who got started into this process, only to give up in frustration due to the complexity and all of the emotional issues that come up.

I believe that my primary role in any planning process is to act as their quarterback, as well as, at times, being a mediator and referee when things get somewhat heated. I liken the issues needing to be resolved to be somewhat like an iceberg—85 per cent of them revolve around the usual lack of family communication and only 15 per cent relate to solving technical issues.

Farm families should ideally start into this process at least five years ahead of the proposed roll over or sale date to allow sufficient time to implement any needed planning strategies. When talking to farm families, I have several key areas to discuss in dealing with sale or succession issues. These are not in any particular order, as each have different levels of importance depending on the family involved. As previously mentioned, every farm succession plan needs a quarterback; either your accountant, financial advisor or other professional to keep the planning process rolling along.

## Ensuring a comfortable retirement for mom and dad

They built the farm up over their lifetimes. Now they need enough capital to have a nice home and be able to enjoy their new freedom. There are many different ways to approach this. Refinancing the farm as collateral can be one way to ensure sufficient funds for them in retirement. For example, Farm Credit Canada has an innovative program that advances payment to the parents over time to minimize the borrowing cost to the family member wanting to farm, while guaranteeing future payments to the retired parents. A big issue today is finding decent income at today's low interest rates in safe investments, so they can sleep soundly at night.

## Farming vs. non-farming children

Fair is not necessarily an equal division of farm assets to all; it is important to ensure that all the children understand and accept what is going to happen in the future, either on sale or roll over. Funding a joint and last-to-die farm estate bond life insurance policy on the parents can be one very effective way to cover off either estate equalization or conservation needs, as long as the parents are insurable.

## Tax issues

Did you know that you can facilitate the sale or rollover with no or low tax? Take advantage of unique tax rules for family farms that allow tax free roll over to the next generation, as long as certain criteria is met. This is one of the main issues to get farm families talking about and can be used to lead into a review of other topics. This can be a very complicated process, depending on the size of the farm and depending if it is set up as a sole proprietorship, partnership or a corporation. Ideally, this needs to be reviewed and put into place several years prior to the sale or rollover in order to ensure sufficient time to set up effective tax minimization or deferral strategies.

## Discussing family farm continuity

It is really important to understand the importance of having a viable farm unit going forward, as it relates to the size of the farm and the types of crops or livestock being raised. Everyone needs to understand what all the factors are that need to be considered in the planning process. It is human nature to develop rosy farm cash flow and profitability projections, and understate expenses, especially those given to bankers. Realistically,

it's much better to forward plan using more conservative numbers. Many family farms don't make it past the third generation because of lack of planning, lack of communicating, the non-farming children assuming they are all going to get a piece of the farm, or the parent's assuming their children want to farm. Please don't assume; talk about these things or they very quickly become the elephant in the room.

#### Are the wills current?

I always review clients' existing wills. Many often state the same thing; assets roll over to the surviving spouse, or are split equally between the surviving children, in the event of their parent's joint demise. Splitting eight quarters of land between three children would be a disaster, as would one child farming the whole operation with their siblings as silent partners.

#### Get professional tax advice

Many farmers have a dislike of paperwork, paying taxes, dealing with lawyers and accountants, and paying professional

fees. Farmers often like to deal with a local bookkeeper or non-accredited accountant, and they like to take zero income and defer tax as long as possible. This invariably leads to very significant taxes to deal with at the time of the sale or roll over. This is the ticking financial time bomb on many farms, especially with today's skyrocketing land prices adding even more fat to the tax fire.

#### You plan your crops, why not your farm's future?

Looking ahead over the next 15 years at Canadian demographics, there will be thousands of farm family's facing the thorny issues of sale or succession. Unfortunately, many are ill prepared for the transition, either financially or emotionally, or both. The bottom line is that if no decisions are made, they eventually will be made for you and provincial legislation may end up making the estate distribution decisions for you. It is too late to do much planning if the owner is forced off the farm prematurely due to sickness or accident.

#### Use qualified financial professionals

Put a team together to work with your family on your succession plan and understand the grave consequences of doing nothing. The biggest frustration we advisors have in trying to help farm families, is having insufficient time to make use of the many innovative planning strategies we have available to us. All are cut short in the event of the permanent disability, sickness or the death of the farming principal.

---

*Peter Boys, CAFA, is an advisor and financial coach with Boys Financial Services. Boys was raised on a mixed farm in England and earned a National Diploma in Agricultural Engineering in 1969. He moved to Canada in 1970 and worked in various positions in the farm equipment business for 27 years. Boys started working as a financial advisor/coach in 1997, as an independent insurance and investment broker. He is a member of ADVOCIS (the Canadian Association of Insurance and Financial Advisors) and is a Certified Agricultural Farm Advisor registered with CAFA (Canadian Association of Farm Advisors).*

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