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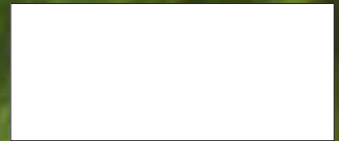
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2016-2017



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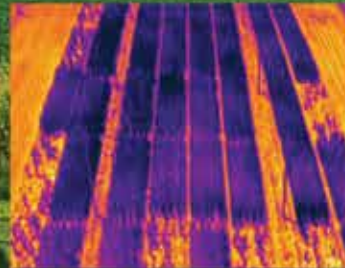
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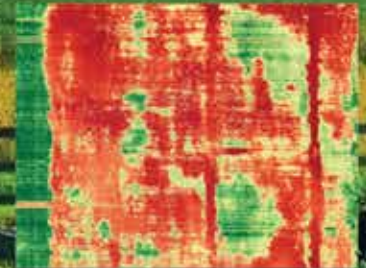
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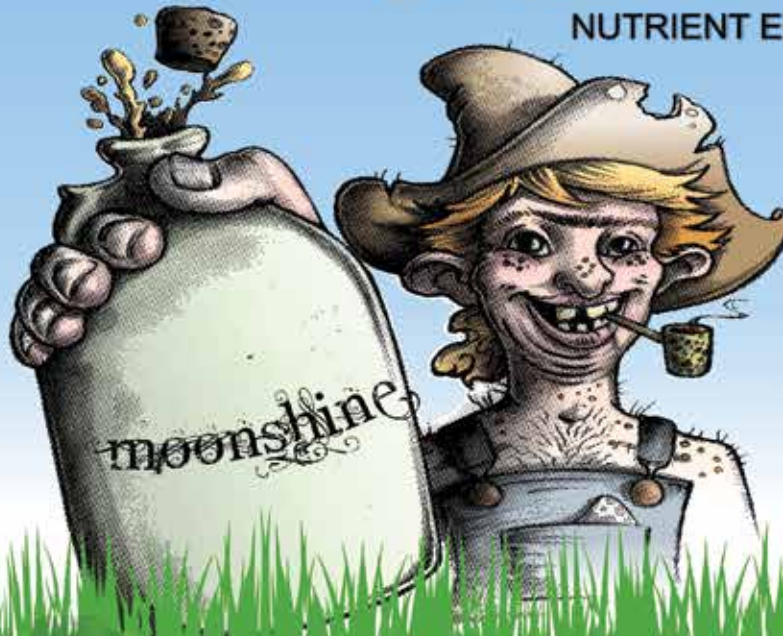
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Engage, Empower, Energize

For those of us involved in the agricultural industry, we know this past year has been challenging to most sectors; record low beef prices, drought conditions in Eastern Canada and flooding in some areas of Western Canada, declining milk prices and softening commodity prices. And, after reading all of that, one would think to themselves, who would want to be a farmer?

I immediately thought of the Super Bowl commercial that was extremely popular a couple of years ago, "So God Made a Farmer" written by Paul Harvey. While Harvey praises farmers for many things, the essence of the comments were around how hard they work. As farming operations continue to evolve and you need an above average work ethic, you also need to be developing the skills and knowledge that will help your business grow, change or transition. In today's business environment, hard work will only get you to the front gate.

As an organization, it is important for our advisors to participate in activities that can add value to our farm clients and our other members. Our strategy over the last year has been to develop new value-added conferences, such as our Updated Farm Tax Seminar and our Succession planning conference, which highlighted the three model circle. These conferences were successful and planning is well underway for our 2017 conference year.

As an organization, we felt it was necessary to increase our level of ENGAGEMENT and we hope that many farm advisors felt after our conferences. The definition of EMPOWER is to

make someone stronger and more confident. Our goal as an organization is to increase the skills and knowledge of farm advisors to better assist their farm family and business clients. Like any organization, as members you will get out of the organization the time and effort that you put in.

And finally...ENERGIZE. Being involved in the agricultural industry is not just a job to many of us. It is about community and teaching our children the morals and values we were raised with. We need to increase our level of energy when it comes to business development, volunteerism and establishing goals.

As CAFA members, we spend a great deal of time discussing goals, strategies, missions and vision statements with our farm clients, and as an organization we took some time this fall to do the same thing for our business. As a board, we gathered in Winnipeg to develop ideas and formulate what our organization will look like in three, five and 10 years. Change is constant, and the way our clients' wish to do business now is more than likely going to evolve and change. As farm advisors, we have to ensure we are equipped.

As we settle in to the winter months, we realize this is a time where, as farm advisors, many discussions happen. I want to encourage you to share your CAFA designation wherever you can. We want to make the brand as strong as we can so we become recognized as highly rated farm advisors. If you are presenting or at any meetings you may attend, proudly display that you are a

CAFA member. After all, it is our mission to continually improve the quality of advice being given to farm producers and their families.

I encourage you to view our website as we have continuous updates with regards to upcoming conferences and meetings. And be patient, we are continually upgrading our website.

Thank you to our members who have been part of this organization for the last 15 years and thank you on behalf of the farm clients you have assisted. As you transition into 2017, be sure to ENGAGE in conversation, EMPOWER other farm advisors to join our organization and ENERGIZE our existing members about all the great reasons to be involved in the agricultural industry and work with our farm clients.

Amanda Hammell
National Chair

Thank You to the CAFA Board!

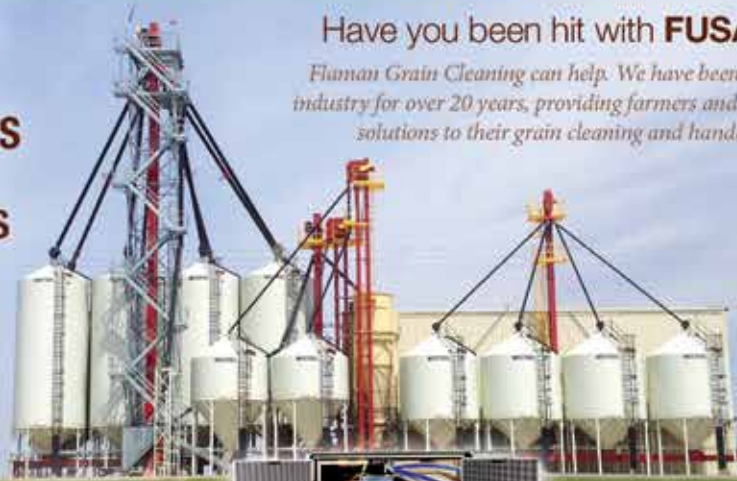


CAFA National Board of Directors 2016-2017. Front Row (right to left): Kim Gerencser, Peter Boys, Stan MacEwen, and George Sinker. Back Row: Chris Corbett, Amanda Hammell, Michael Bossy, Jim Soldan, John Mill, Myles Pouteau, and Sid Cumming. Missing: James Fehr.



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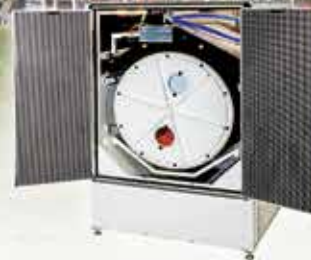


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This past year, the CAFA Board made a key decision to hire Synthesis Agri-Food Network to help CAFA prepare for future growth. They conducted a member survey asking members about their expectations of CAFA and compiled the results in a report. The Board met to discuss the results in November in an intense two-day strategy session.

The time was well spent and I am enthusiastic about the direction the board has determined CAFA should go.

This past year, CAFA developed its Farm Update series on Tax, Succession, Management and Focus on Women Farmers. All provided first class professional development for farm advisors, filling a substantive void for professionals to hone farm-focused skills and knowledge. CAFA will continue to develop powerful professional development updates for farm advisors, adding more topics to recognize CAFA's multi-disciplinary make-up.

CAFA will facilitate its members' ability to organize new chapters and manage them in a sustainable way. There is an evident need—at the grassroots level—to have greater access to the education and networking that regular local meetings offer. Watch for new CAFA chapters in Truro, N.S. and Yorkton, Sask. in early 2017.

CAFA is primarily a membership-funded organization. However, achieving genuine success is not a solo effort. CAFA has sponsorship support at the national, provincial and Updates levels from some leading organizations in the farm sector. Their partnerships with us are most appreciated and merits recognition.

National Sponsors

- *Country Guide* magazine provides CAFA with national advertising to some of Canada's leading farm managers, with well researched articles that are "Strategic. Business. Thinking." CAFA is pleased to offer an annual subscription for all our members.
- Farm Credit Canada has been a national sponsor since 2004 and invites CAFA members to be involved in their Ag-Knowledge events as presenters and participants. We look forward to the continued partnership going forward.
- FarmMarketer.com is a leading website dedicated to farm, ranch and rural property sales in Canada and provides CAFA with national promotion of events on their website.

Ontario Sponsor

- Allied Associates LLP, Chartered Professional Accountants have been a provincial sponsor since 2006. They know the

value in having their partners and managers stay current and connected through the local chapter networks and provincial updates.

Update Supporters

Then there are the many firms who are key Update supporters at varying levels. Thank you to the following:

- Agri-Food Management Institute is a Platinum Sponsor for the Farm Succession Update being held in Ottawa on March 23, 2017. Please visit their website at www.takeanewapproach.ca.
- Collins Barrow LLP is a Gold Sponsor and has supported our Farm Management Update in Woodstock, Ont. and the Manitoba and Alberta Succession Updates. Google their descriptive farm succession infographic!
- Agri-food Management Institute and Farm Management Canada have sponsored the AgriWebinars® for our Ontario Farm Tax, Succession and Management Updates so that the professional development can be accessed across the country.
- Abundance Canada, previously Mennonite Foundation of Canada, have become strong supporters of our Farm Succession and Tax Updates as charitable giving is often a goal in farm succession plans.
- Lakeview Insurance Brokers, a growing agricultural insurance provider in Western Canada, bought everybody coffee, morning and afternoon, at both the Manitoba and Saskatchewan Updates.
- Bonnefield continues their sponsorship of various provincial CAFA events as they preserve "farmland for farming" by offering a number of tools for farm advisors and farmers.
- Matrix Group Publishing Inc. continues to support CAFA's AGM in Manitoba and continues to provide CAFA with this great publication that's in your hands right now.

As you review this magazine, read the articles that are summaries of past Update presentations and appreciate the calibre of our current membership—consider the value of CAFA membership to your own practice.

"CAFA members are the most valuable and trusted farm advisors in Canada" is the title of this article, but what it really is, is CAFA's refreshed Vision Statement. Be part of it!

Liz Robertson
CAFA Executive Director

CAFA Keeps You CURRENT, CONNECTED and CERTIFIED

CAFA'S FARM UPDATE SERIES

CAFA's Farm Update Series addresses the need for farm-focused training and skill development for professionals. Over the last 12 months, CAFA professional development Farm Updates have included:

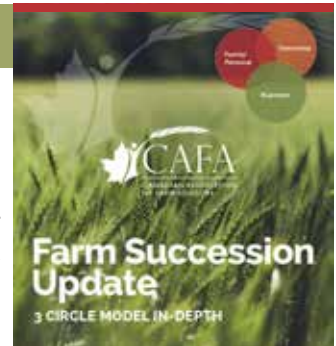
Farm Succession Update: The 3 Circle Model

Hundreds of CAFA members have participated in Succession Updates in Guelph, ON (May 2016), Saskatoon, SK (November 2016) and Niverville, MB (November 2016). All were highly successful days with outstanding information focusing on family, business and ownership issues involved in farm transfers.

WHAT'S NEXT: On February 9, 2017 in Red Deer, AB, CAFA will provide an Alberta-focused Farm Succession Update: The 3 Circle Model. It will cover the Three Circle Model, discuss various succession tools, the role gender plays in many transfer plans, the four pillars of family enterprise, collaborative business models, a succession tax update, critical issues when transferring a farm, an update a year later on Bill 6, favourable tax rules on transfers to family, the jumbo farm structure and farming with millennials. All timely, relevant topics to help farm clients manage a farm transition as effectively as possible. Details can be found at www.cafanet.ca.

WHAT'S NEXT: On March 23, 2017, in Ottawa, ON, CAFA will host Ontario's 2nd annual Farm Succession Update.

This is a great opportunity for farm advisors in eastern Canada to learn about research results on the value of planning, the consideration of family, function and future, farm litigation, preparing the next generation, communication with millennials, equalization, legacy agreements and tax considerations.



Farm Management Update: Building the Rocket Ship

In June 2016, CAFA hosted its first Farm Management Update in Woodstock, ON. Thought leaders on management spoke to advisors about farm vision and mission statements, building a business plan, managing shareholder agreements, marketing strategies, hiring, motivating and keeping the right people, leader character and how that affects succession management, technology in farming, promoting farming, how banks calculate risk, strategic planning for dairy production and a review of Farm Management Canada's *Dollars and Sense Research Report*. It was an information rich day appreciated by all for the opportunity to broaden knowledge and make new connections.



Farm Tax Update

CAFA's 2nd Annual Farm Tax Update in November 2016 was again a success. With close to 200 advisors participating in person in Guelph, ON, and online via AgriWebinar®, the speakers delivered a top-notch day with updates on recent CRA rulings, a review of court cases and the federal and Ontario provincial budget, farmer remuneration strategies, inventory and other farm assets, life insurance as a tax planning tool, new CRA rules on the sale of quota, considerations other than tax in succession planning, trusts as a succession tax tool, farm partnerships, farmland transfer tax, HST and qualified farm property transfers and information on charitable donations of farm property.

WHAT'S NEXT: On June 8, 2017 in Woodstock, ON, CAFA will host our popular Farm Update, which will include insights from producers and other professional development opportunities for registrants.

In lieu of speaker gifts, donations were made to Manitoba 4-H, Saskatchewan 4-H and Junior Farmers Association of Ontario.



CAFA's Vision: "CAFA members are the most trusted and valuable farm advisors in Canada."

CAFA members are passionate about farming, as demonstrated by their continuous learning, improving multi-disciplinary skills, building a strong network of professionals and having a broad-based perspective in their advisory services. CAFA members strive to be the best that they can be for their clients. Contact CAFA to learn how to become a part of this unique, dynamic, and educational national association—the only one like it in the country.

JOIN CAFA IN 2017!

Membership in CAFA gives you access to the information and peer networks you need to enrich your career and add value to your advisory services. By joining CAFA, you can benefit from:

- Farm-focused multi-disciplinary professional networks and resources.
- Quality farm-focused professional development opportunities at local chapter meetings and provincial Update conferences on Farm, Tax, Transition Planning and Management topics with expert speakers addressing matters of common interest.

Kelvin Shultz, CAFA member and President of Wheatland Accounting Services in Fillmore, Saskatchewan, explains: "I own and operate an agricultural accounting practice and find that my membership in CAFA has been extremely valuable to our firm. The ability to network at regular meetings with other professionals involved in service to agriculture is unparalleled. This exposure provides us with a tremendous resource from which to refer clients, and at the same time, receive referrals from other practitioners."

CAFA has three membership categories: Regular, Associate and Student.

- Regular Membership: \$385 + applicable taxes
- Associate Members: \$130 + applicable taxes
- Student Members: \$99 + applicable taxes

For more information on membership dues and entrance requirements, and to apply direct online, go to: www.cafanet.ca/cafa-membership.

See you in 2017!

CAFA'S YEAR, IN PICTURES

Here are some memories from 2016! We hope to make some new memories with you in 2017!



Farm Succession Update in Saskatoon, SK.



The Third Annual Blythe Brae Farms pre-Outdoor Farm Show Breakfast, September 2016 in Woodstock, ON.



CAFA's Booth at Ag in Motion, Saskatchewan in July 2016.



CAFA was a sponsor of Ontario's Outstanding Young Farmers 2016.



CAFA's Farm Management Update 2016 in Woodstock, ON.



Manitoba Farm Succession Update, November 2016. Shauna McCarthy, Kim Gerencser and Elaine Froese.

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That's Not Your Land Anymore: Understanding Your Corporation as a Separate Legal Entity

Presentation Summary: Farm Succession Update, Manitoba 2016



By Mona Brown, CAFA, LL.B., B.A., and Andrew Winkless, CAFA, LL.B., B.A., Brown and Associates Law Office

Today, most farms operate through a corporation. We find that in many closely held corporations, it is common for the shareholders, directors and officers to not clearly distinguish, in their own minds, that the corporation is a separate legal entity. Land the farmer has transferred into the corporation is still my land and money in the corporate bank account is still my money. Not keeping the corporation's separate existence in mind can have serious consequences.

For example, a farmer has transferred some of his farmland into his corporation. He directs his lawyers to draft his will to leave a quarter section of land to one of his non-farming children and require the non-farming child to rent the

land to the farming child. The farming child is left the shares of the farming corporation. If the will says "I leave the SW ¼ of X-Y-Z WPM to _____", on the farmer's death, it will quickly be discovered that he doesn't own that parcel and the gift fails. The non-farming child receives no land or rent, and the farming child gets all the land.

Lawyers must be vigilant in confirming the actual owner before drafting a will and will be held liable if they don't search the title. The farmer could either leave a different parcel of land (which he does own personally) to the non-farming child or a tax lawyer could give options on how to get the land out of the corporation into another corporation where the shares of the

new corporation could be gifted to the non-farming child.

Farmers will often use corporate money to erect buildings on land they own personally. If you don't keep a firm distinction in mind between yourself and your corporation, this seems perfectly normal. "I am putting up a new barn on my land." This is not at all how Canada Revenue Agency (CRA) views things. The ordinary rule is that a building belongs to the person who owns the underlying land. From CRA's perspective, the corporation is using its money to improve the land of its shareholder.

Section 15(1) of the *Income Tax Act* considers this to be a shareholder benefit. CRA can and will add the money spent to erect the buildings to

the shareholder's income all in one year! The main reason corporate money was used for construction is that it is cheaper to build, having only paid 10.5 per cent tax through an active farm corporation. This problem can be bypassed with the proper legal agreement but you and your lawyer have to know the problem exists before you can fix it.

A shareholders' loan is a debt (and usually an unsecured debt) owed by the corporation to the shareholder. In a bankruptcy, if unsecured, the shareholder will stand behind the secured creditors and have to share what remains with the other unsecured creditors. A shareholder with a substantial shareholder's loan balance should take steps to secure the debt. You can take a mortgage against land held by the corporation or take security on equipment and inventory. Even if the corporation's financial institution insists it has first priority, you will at least stand ahead of unsecured creditors. If your farm truck is at fault in a car accident in the U.S., you could stand behind a judgment creditor for millions of dollars!

You and your lawyer have to know the problem exists before you can fix it.

If two children want to farm, the parents should not leave the shares equally to the two children. The children are probably incorporated already and such a gift will associate the three corporations and cause them to share one small business limit. It is better to spin part of the parents' corporation to each of the children's farm corporations. This takes

advanced planning and a very detailed tax planned will.

Having your farmco buy a cottage or vacation property, or provide the funds to do so, can create problems as well. If you use the property personally, CRA will, at the very least, add an amount equal to fair market value rent to your income. In many cases, courts have allowed CRA to add a reasonable rate of return on the amount paid for the property to the shareholder's income every year the property was owned and used. In one case, CRA imputed the entire

value of the cottage to the shareholder's income in one year.

There are numerous advantages to incorporation, but shareholders must distinguish between what they own and what the corporation owns, or adverse consequences will arise. 🏠

Mona Brown, CAFA, LL.B., B.A., and Andrew Winkless, CAFA, LL.B., B.A., are lawyers with Brown and Associates Law Office in Carmen, Manitoba. Both are CAFA members through the Pembina Valley Chapter.

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The Intersection Between Family Law and Farm and Estate Planning

Presentation Summary: Farm Succession Update, Manitoba 2016

By Shauna McCarthy, CAFA, B.A., LL.B., Brown and Associates Law Office

If you are not convinced that couples in general, and farm couples in particular, should have spousal agreements and open communication as part of their estate plan, consider some of the decisions of our courts and see what you think.

In several cases where a family entered into a succession plan to give farmland to their children, but they structured it as a sale for income tax purposes, the courts have ruled that the transaction would not be treated as a gift to the child receiving the land in the event of a future marriage breakdown. The significance of this is that if the transaction is seen as a gift by the court, that asset will not be shareable in the event of a future marriage breakdown. What is the solution? An agreement with your child and their spouse, or any future spouse, that the land is not shareable is an easy fix to the problem.

What The Family Property Act says specifically about gifts and inheritances is that they are non-shareable unless they are intended to benefit both spouses. In a case involving a dairy farm where the parents had gifted quota to their son, the court later found when the son's marriage broke down that the gift was intended to benefit both spouses. That was despite the

evidence of the son and parent, and a note written to the Milk Board indicating that it was a gift to the son only. What would have prevented this outcome? First, a clear statement of gift by the father at the time the gift was made. Second, an agreement between the son and his spouse that in the event of marriage breakdown, the quota was not shareable.

What happens when a person with an existing farm operation marries? One would think that only the assets accumulated together would be shared if they separate. However, in fact the exemption for the assets the farmer had before marriage exists only if he or she can establish that the assets he or she had at the date of marriage still exist at the date of separation. Practically speaking, farmers have been unable to establish an exemption for existing cattle herds, equipment, grain on hand, and inventory in general. What is the only reliable solution to ensure that only the assets accumulated during the marriage are shareable if that is your intention? A spousal agreement.


And just when we thought the Act was clear that if you could prove the asset was a gift or an inheritance, that it is not shareable at all, the courts have, in some cases, found that the increase in value is shareable. So, where the

plan was that those inherited shares in a family farm corporation were going to benefit only your son or daughter, the court could see it differently. The solution is a spousal agreement.

The other cases where a spousal agreement, or at least open communication between the parties, would have prevented an unintended outcome include cases where one party has entered into arrangements to gift assets, usually to their children, during their lifetime without the knowledge of the other spouse. In the case of a later separation or death, the courts have, in some cases, ordered that those assets be included in an accounting under The Family Property Act and half the value paid to the other spouse, even if they have been given to someone else. If this is a second marriage situation, this could leave children from a prior marriage with far less than the parent intended. The only way to ensure that the gift stands is by including the spouse in the plan and by having a spousal agreement or written acknowledgment from the spouse.

With or without a spousal agreement, is it possible to tax plan at the time of separation? The answer is yes. The Income Tax Act specifically allows for a rollover of capital assets such as shares or RRSPs between spouses in the event

of separation. Conversely, the Act also allows for an election out of that rollover, which can be especially beneficial to farmers. It is possible to elect out of the rollover and transfer farmland, partnership interests or shares at fair market value and use the capital gains exemption of the transferring spouse. The spouse acquiring that property receives it with the cost base bumped up to fair market value.

Finally, it is important to keep in mind that if you are parents with children who are cohabiting or married, you should document any significant gifts or loans to your children and your will should clearly state whether you intend to benefit your child only, or your child and their spouse with any inheritance. The courts will generally not recognize intra family transactions that are not clearly documented. 

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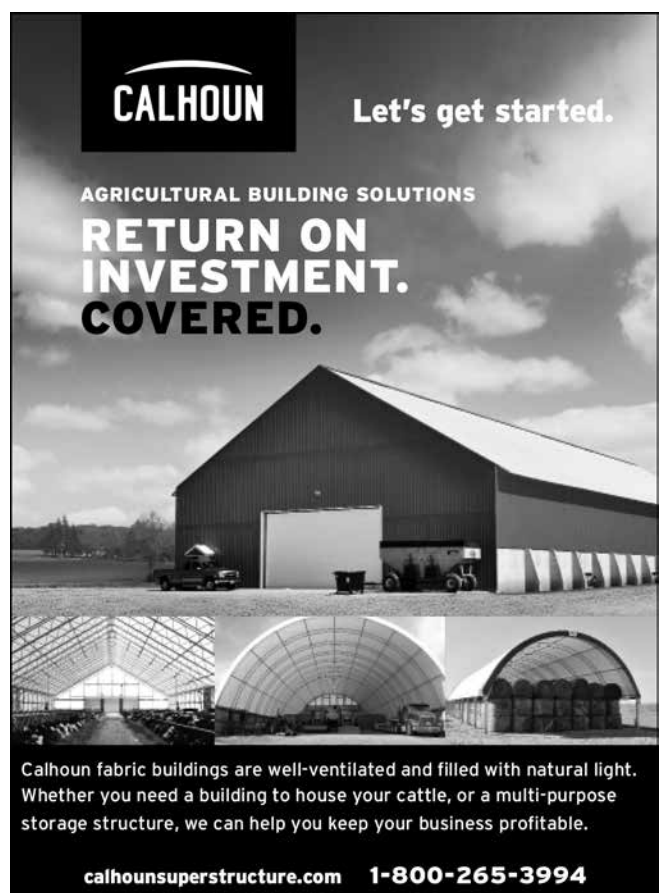
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Gender and Family Business Succession Planning

Presentation Preview: Farm Succession Update, Alberta 2017

By Diane McKenzie, CAFA

Media reporting on the 2016 Olympic Games in Rio spurred good conversations on some aspects of the culture of women. As Katinka Hosszú of the Hungarian swimming team crushed a world record in an individual medley, NBC commentators and other media focused their reporting on Hosszú's husband. He is her swimming coach and, according to an NBC reporter, "the man responsible" for Hosszú's medal win, implying her success was owed to a man.

In another Olympic story, the Chicago Tribune tweeted "Wife of a Bears lineman wins a bronze medal today in Rio Olympics," when referring to Corey Cogdell, second time Olympic medal winner.

Canada's own CBC newscaster Ron MacLean steered a conversation with 16-year-old Penny Oleksiak—the first Canadian to win four medals in the same Summer Games—to a review of her brother's NHL performance, including showing a video of him scoring his one and only NHL goal. Further to this, the Toronto Sun headline describing the Olympic champion Oleksiak read "Pretty Penny."

The British media also weighed in by congratulating Andy Murray on performing the extraordinary feat of being the first person to ever win two gold medals in Olympic tennis. Fortunately, Murray reminded the BBC presenter that in women's tennis, Serena and Venus Williams have won four Olympic gold medals, each.

I feel as though it is not unusual for people to search the room for the nearest man when women have accomplished a goal and are receiving recognition. I will admit, to a certain extent, I do the search myself. Some would argue that it is not related to any gender discrepancies but to our interest in the human story and, to an extent, this may be true.


Still, it is no secret that historically women have been measured by their

appearance and the men in their general vicinity. Although evolving, to understand and acknowledge the importance of female participation in determining the success of society, we continue to consciously (or unconsciously) disregard and undervalue female achievement and contribution.

A Cambridge researcher has shown that in sports, reporting on women focuses disproportionately on appearance, clothes and the women's personal lives when compared to sports reporting on men. I would argue that the Cambridge study could segue to any reporting on women, comparatively to men.

Our western culture also has an asymmetrical approach to teaching politeness in that girls are taught subservient habits and boys are given licence to be more dominant. These subservient habits translate into women not speaking, particularly in groups where they are outnumbered by men. Men speak more often and longer than women in mixed groups. The limiting effects of the

disregard of women's contributions and the lack of women's influence to group discussions are important dynamics to be considered when assisting families to reach their business goals.

By raising awareness of our culturally engrained habits that either enhance or are detrimental to a successful facilitation process, a farm advisor can improve family business planning performance. Too often the stalemates or stumbling blocks in family business planning are tied to communication difficulties and awareness is fundamental to removing those obstacles. 

Diane McKenzie has recently completed a BA in Psychology at the University of Lethbridge, Alberta. She has three grown sons and actively ranches with her family. McKenzie has been involved in the development and management of independent businesses and was a founding member of the Warner Girls Hockey School Board. She is a CAFA member through the Lethbridge Chapter.



Administration of Your Estate: It Can be Easy or Hard, the Choice is Yours

Presentation Summary: Farm Tax Update, Ontario 2015



By Robert Fuller, CAFA, B.Sc., LL.B., Brimage Law Group, Woodstock

The administration of the estate of a deceased farmer can raise some unique issues which require special attention and consideration. Unlike the passing of someone with passive assets, a farmer's death often comes with a host of immediate problems, especially if the death occurs during a busy season or to a livestock operation.

Dying intestate (without a will) can result in a crisis with no one in authority until a Certificate of Appointment of Estate Trustee (probate) is granted. The grant may be to a person unsuited to the task. Having a will allows the person named to act, although a will without a court seal (a Certificate, formerly probate) can still present practical issues for some institutions.

A host of issues can arise with the process of obtaining the Certificate (for example, valuation) particularly now that the Ministry of Finance has the power to audit estates and the payment of Estate Administration Tax (EAT), formerly known as probate fees.

There are different techniques to avoid payment of EAT. Joint Tenancy (putting assets in more than one name

so survivors receive the asset without passing through the deceased's estate) is subject to being challenged and overturned without the proper steps being evidenced. It can also result in adverse tax or unforeseen consequences if a named owner dies in an unexpected order. Other pitfalls include exposing the assets in question to creditors or spouses of the later intended recipients.

A beneficiary can be named in certain circumstances (RRSP, RRIF, TFSA, Life Insurance) but again, care must be taken to cover a situation in which a beneficiary predeceases. This is especially important in RRSPs and RRIFs, the income tax on which may be attributed to the share of different beneficiaries. Extreme care must be taken to ensure the last wishes of the deceased are not undermined.

Multiple wills can also be used to avoid EAT. A full discussion of this topic is beyond the scope of this article, as are the changes to the taxation of testamentary trusts which came into force January 1, 2016.

The ongoing operation of a farm while the owner's estate is being administered is normally limited to the time it takes to

realize a sale, subject to any obligations of sale agreed to by the deceased while alive or set out in the will. If the beneficiaries are unable to agree or specifics are not set forth in the will, a farm operation may have to be sold piecemeal or for less than fair value.

The windup of an estate requires the settlement of all liabilities of the estate, including income tax. This is followed by a full accounting to the beneficiaries and their release to absolve the estate trustee of liability for administration, other than EAT, and provide them with compensation, if sought. In the absence of such release from all residual beneficiaries, a court order must be obtained. It is easy to see why the position of Estate Trustee is usually not a sought after appointment.

Robert S. Fuller is the author of Agriculture Law in Canada and chaired the 2nd Annual CAFA Farm Tax Update for Professions on November 17, 2016. (The preceding is an excerpt of a presentation given at the 2015 CAFA Farm Tax Update for Professionals). He is a CAFA member through the Woodstock, Ontario, Chapter.

Thinking Outside of the (Gift) Box

By Marlow Gingerich, CAFA

As our family sat around the Thanksgiving dinner table discussing our plans for Christmas and the virtue of giving gifts, someone piped up and said “We already have too much stuff—please don’t buy us anything for Christmas this year. We don’t need anything!”

Have you heard this statement before? When people complain that individuals are hard to buy for, this surely could be one of the reasons.

Although sharing gifts with children can be one of the most joyous experiences, the stress of finding something they will like can become a burden as kids get older. I think this alone has helped fuel the gift card phenomena. Perhaps you’ve heard or said the following, “I was not sure what to buy for you, but I am sure you can pick something out that you like.”

Some families choose to do things differently by thinking outside of the gift box. These families have come to the enlightened conclusion that everyone has enough stuff. They are still generous with their time and money—they just express it in a different way.

If you would like to join these creative gift-giving families, here are three ideas for you to contemplate.

Gift Idea #1: Donate to charities that you are passionate about

What if you were to pool the funds that would otherwise be spent on gifts and donate them to a worthy cause? Often during the gift-giving time of year, people are invited to donate to the local food bank, social services agency and various international relief organizations. We all can see the difference these donations make in our local communities and the world. Pooling your gift-giving funds to donate to charity can provide an opportunity for a fun family

event, allowing you the chance to work together in the selection and planning of all the details.

Gift Idea #2: Build long-term habits of developing a charitable fund that keeps on giving

If you are inclined to think further outside of the gift-giving box, I would suggest opening a gifting account that could receive your pooled funds and set a goal to be reached. Setting a specific monetary goal allows interest to be earned in the interim, which the family can then donate each year. This would encourage your family to continue the spirit of giving throughout the entire year, not just during the holiday season. By taking this approach, you create a family legacy fund that continues for years to come. What a great way to inspire and involve grandchildren in charitable giving at a young age!

Gift Idea #3: Volunteer with a charity

Another family I know volunteers at their local soup kitchen every year during the holidays. They help with food preparation, cooking, serving and cleaning up. They have found this experience to be excellent family time, establishing a legacy of service and putting others first. It also serves as a reminder that not everyone’s Christmas includes a tree with gifts and a turkey dinner.

For younger children and teenagers, this is a very effective life lesson. Practicing generosity with your time and God-given resources as a family provides teaching moments for lessons in gratitude, as well as a stark reminder of income inequality and how we should respond. How would this type of gift-giving affect your family as they volunteer together, sharing their time and resources?



In conclusion

The holiday rush may be over by the time you read this article, but as you face future gift buying situations (birthdays, anniversaries, etc.), consider thinking outside of the gift-giving box and embrace a type of gift-giving that will simplify your life and make a real difference in someone else’s! 🎁

Marlow Gingerich, CAFA, is a gift planning consultant at Abundance Canada, serving generous people in Ontario and eastern provinces. For more information on impulsive generosity, stewardship education, and estate and charitable gift planning, contact your nearest Abundance Canada office or visit abundance.ca. She is a CAFA member through the Wellington County, Ontario, Chapter.

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

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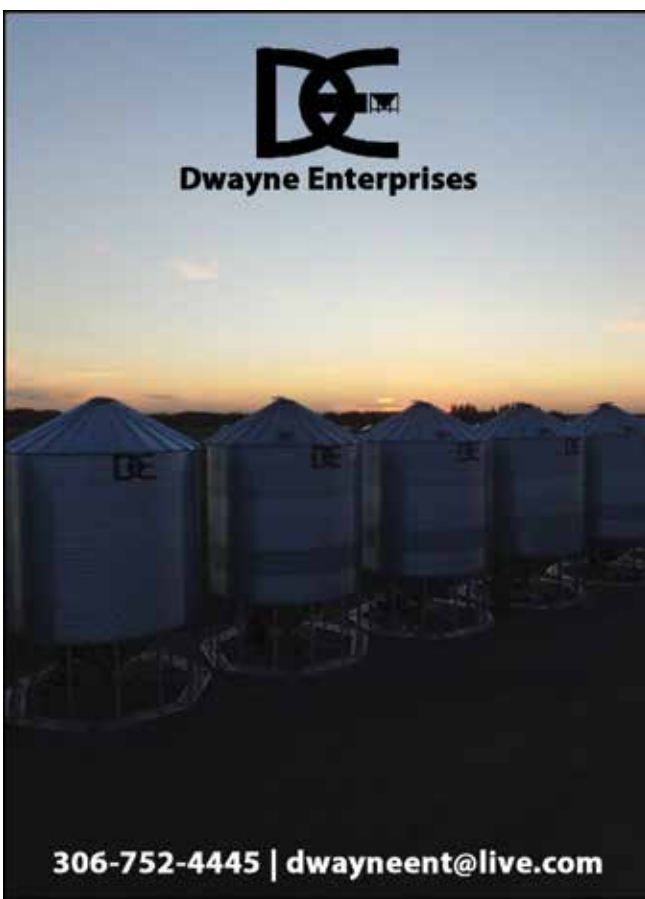
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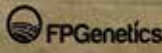
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