

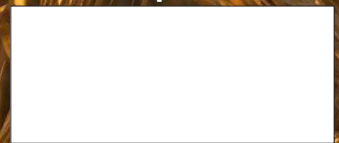
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# Finding New Ways to Grow

**I**n times of great volatility, where does one turn to find sanctuary, the calmness that is needed to bring sense and sensibility to the conversation?

More and more frequently, farmers are turning to professionals to help them guide their businesses through the murky and rough waters of the markets, taxation, leadership, wellness, finance, and growth. Undaunted, these professionals bring their specialized education and experience to the kitchen tables of farms across Canada in order to help farm families achieve their goals and desires and their hopes and dreams.

“Improving the Quality of Farm Advice” is not just a tag line, it’s a purpose. CAFA has relentlessly pursued this goal since day one. Never has this been more evident than now. Membership grows every year, new chapters are popping up from coast to coast, and it is not simply because of a tagline. CAFA delivers outstanding educational seminars that drive farm advisors to elevate their own offering, either through advancing their own knowledge or by networking with other advisors whose expertise compliments their own.

Last year, the message in this space was “Let it Grow, Let it Grow, Let it Grow.” It is what we in agriculture are in the business of doing, we grow things! Growth is a constant; it must always be pursued.

We’ve all heard the anecdote “think of your business like a tree; what is a tree always doing? It’s growing. If it’s not growing, what is it doing? It’s dying.” True in trees and in business. I believe, however, that we must not limit our view of what is “growth.”

- How would we define implementing a new operational strategy that reduces labour intensity, risk of injury, and overhead costs?
- How might we categorize reducing the number of acres we cultivate (or the number of head we raise) when doing so increases overall net profit?
- How do we view the decision to slow down because it’s in the best mental, emotional, and physical interest of the farmer?

In my view, these are all “growth” because growth need not only be “size and scale.” Growth is also improving processes, profit, or wellbeing... and ideally, it’s all three!

If you share that lens with me, then it is easy to see growth all around us, everywhere in fact. Agriculture continues to see unprecedented growth despite the headwinds of

macro-economics, geo-politics, and Mother Nature. Farmers are taking better control of their agronomy, their marketing, their data, their numbers, their employees, and themselves more than ever before.

While it may seem that, during the adverse and volatile times in agriculture, growth is a nice idea but not a realistic pursuit, I challenge that thinking. It is in times of significant difficulty that growth is most often achieved! If you doubt that logic, simply reflect on your most recent period of struggle and consider the hard decisions you made, then how you grew from it.

**If you don’t look back on where you’ve been, how do you know where you’re going? Yet, if you don’t know where you’re going, how will you know if you got there?**

With that, I must look back for a moment and offer my sincere and heartfelt thanks to three dedicated, outstanding CAFA members who are retiring from CAFA’s Board of Directors: Chris Corbett, Mike Bossy, and Stan McEwen. All three were not only Directors but were 75 per cent of the Board Executive: Chris as Chair, Mike as Treasurer, and Stan as Secretary.

Gentlemen, I will take this liberty to speak on behalf of all CAFA members when I say, “Thank you. You are an example for all CAFA members, and you will be missed at the Board table.”

Now to look forward, for it is forward progress that embodies growth. Like the farmers we serve, CAFA has survived and thrived through difficult periods in its growth, and like farmers, we will continue to find new ways to grow.

**Kim Gerencser**  
**National Chair**



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# Something in Common

An October 23, 2019 article, “One country, one agriculture industry” by Toban Dyck in Grainews, caught my attention. Dyck reflects on the Canadian Farm Writers’ annual conference that impressed on him that regardless of the incredible variety of agriculture that we have in Canada, at the end of the day, it is one industry.

I liked his comment that “agriculture from the east coast to the west has a lot in common... There is more that binds us together than drives us apart.” How true that is. Think about farm advice. CAFA has members in Prince Edward Island through to British Columbia, potatoes to blueberries and everything in between; but as diverse as the farming may be, farm families and farm businesses all have something in common from coast to coast: the need for good, qualified guidance and advice. They all pay Canadian tax, they all feel the pain

of broken families, they all need solid contracts, and they all need business advice.

That is why CAFA was created in 2001 by Donna Hastings and Howard Morry as an inter-disciplinary organization. They understood that no one profession has all the training and knowledge to manage the vast array of needs that farm families and businesses have. They figured that it is better to work together to address these complex issues more effectively.

All CAFA members have something in common; a vested interest in one single industry –agriculture.

To truly appreciate the value of a CAFA membership, you need to participate in chapter meetings and attend our provincial conferences. If you haven’t been attending, you have been missing out! The collective knowledge is outstanding. The conversations that take

place open doors. The speakers have insight to benefit you and your farm clients.

A single vested interest and opportunities for collaboration bring CAFA members together. The more you talk about your association, the stronger it gets. This year, we are growing like never before because other farm advisors are hearing you talk about CAFA. They are curious why you know all the current info about agriculture. They are curious why you have all the connections/resources. They ask, and you tell them that you are a member of CAFA. We grow. We improve the quality of farm advice. And Canadian farm families and businesses benefit.

Aristotle had it right when he said, “The whole is greater than the sum of its parts.”

**Liz Robertson, M.A.**  
Executive Director

## CAFA insiders



**Edward Turgeon, B.Comm., CFP®, FMA, CIM®; and Richard Bradford, B.Sc., P.Ag., CAFA®, CFP®**

**LifeLegacy Wealth Management Inc.**

Richard Bradford is a member of CAFA, a Professional Agrologist and a Certified Financial Planner professional.

Edward Turgeon is a Certified Financial Planner professional and a Chartered Investment Manager.



**Delores Moskal, CAFA®, CFP®, RRC®**

**Self-employed**

Delores Moskal is a Certified Financial Planner, Registered Retirement Consultant and Certified Agricultural Farm Advisor in Saskatchewan. She writes a blog called, “Money Matters and So Do You Dreams” at [www.deloresmoskal.com](http://www.deloresmoskal.com).



**Jeff Deagle**

**Miller Thomson LLP**

Jeff Deagle is an associate for Family Law at Miller Thomson LLP. His practice includes advising clients in all aspects of their separation including wills, estate planning, real estate, property division, support and custody.



**Angela De Groot, BA (Hons Spec), MBA, FEA, CAFA®**

**Synergize Family Business Consulting**

Angela De Groot is the founder and president of a growing agricultural operation based in Ontario and Manitoba, which produces pork and poultry, and which recently celebrated its 20th year in business. She is also a Principal Consultant with Synergize Family Business Consulting. For more information, visit [synergizefbc.ca](http://synergizefbc.ca).

# Advice from CAFA's Board of Directors

What is the number one piece of advice you have for farm advisors moving into 2020?



**Catherine McCorquodale**  
M.Sc., LL.B., CAFA®  
Monteith Ritsma Phillips LLP  
Stratford, Ontario

"2019 was challenging for farmers; trade uncertainty and weather wreaked havoc across Canada. This is why it has never been more important to lean on your farm advisors. Find a team you can trust and communicate with them regularly. We are here to help, and we have a whole network of CAFA advisors beside us to provide the best advice to farmers across Canada. And please, farmers and farm advisors, if you don't already have a will – make it your goal in 2020 to get it done! Your family will thank you for it!"



**Steven McQueen**  
CCA, CAFA®  
McQueen Custom Farm  
Work Ltd.  
Brownsville, Ontario

"My role as a practising farmer and an active agronomy advisor gives me a slightly different vantage point on this question. Society is more interested than ever in trying to gain an understanding about how agriculture affects them and the environment. This, in turn, influences decisions farmers need to make related to sustainable agricultural practices. I would advise farmers to remain open to learning how their practices can be adapted when necessary and to position themselves as leaders in providing guidance as they seek to educate the public and those who set policy."



**Shannon Lueke**  
B.Mgt., P.Ag., CAFA®  
MNP LLP  
Humboldt, Saskatchewan

"What was the 2019 profit (or loss) on your farm? How do you calculate this crucial measure? What have you done with the profits? If a loss, how have you/will you finance it? Do you know? What is your target profit for 2020? How do you determine this? Do you even know? Do your financial targets align with your short- and long-term business and personal goals? Do you have a written long term and short-term plan for your business? If not, how do you know you are heading in the right direction? Working with advisors is so important for today's farm business. They become a regular part of your team, helping you manage a number of aspects of the business. As we all know, first you measure, then almost anything becomes manageable, even the things that we generally feel we have no control of."



**Rick Gendemann**  
CPA, CA, CAFA®  
Manning Elliott, Accountants  
& Business Advisors  
Abbotsford, British Columbia

"In today's ever-changing competitive farm business environment, issues around continued successful farm operations, growth, and continuity of farm operations to the next generation will take on an increased focus. Over the next five to 10 years many owners will be looking to transition their farming business through either a transition to family or an outside family sale. As farm advisors we have a responsibility to work closely with those farm business owners in helping them develop their transition roadmap. As an owner, it is never too early to begin planning for your 'end in mind' and what that may look like for you and your family. CAFA advisors experienced in building business value and business transition planning services can play an influential role in helping today's producers ensure their future transition is well planned out. Advisors can make a huge impact on the eventual outcomes with their experience and guidance working through this process with their clients going forward. I encourage you to be proactive and have discussions with your clients about their future roadmap and how you can help them achieve their visions and goals."

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**Ryan Parker**  
 B.Comm., AACI, P.App.,  
 P.Ag., CAFA®  
 Valco Consultants  
 London, Ontario

“Our farm clients deserve top quality advice, and our sole job as advisors is to assist farmers in making and executing good decisions. To achieve this, advisors need to recognize their role, perfect their role, and rely on other CAFA members to provide advice outside their role.”



**Kim Gerencser**  
 BAFS, CFP®, CAFA®  
 Growing Farm Profits Inc.  
 Regina, Saskatchewan

“Our clients are more sophisticated than ever; your advice needs to match. Build a network of experts who compliment you and your business, because being a generalist in today’s complex world is not sustainable. CAFA is the channel to find that network.”



**Tom Blonde**  
 B.Sc., CPA, CA, CAFA®  
 Collins Barrow, Chartered  
 Professional Accountants  
 Elora, Ontario

“My number one piece of advice for farm advisors heading into 2020 is to always be looking for opportunities to provide more value to your farm and agri-business sector clients. Being an active CAFA member and learning from other professionals in the industry is one of the best ways to develop the skill set to do this effectively. If you’re always striving to provide more value, you will naturally distinguish yourself from others and be successful in your career.”



**James Fehr**  
 BSA, P.Ag, CAFA®  
 RBC Royal Bank  
 Steinbach, Manitoba

“My best piece of advice is those who set goals to succeed and plan for the worst typically achieve their goals of success! It is not only succession that you should plan on – as business owners, planning needs to happen on the interruption of business. Interruption can come from a variety of items such as fire, theft, loss of health, loss of life, changes of key employees, weather, disease, and so much more. As CAFA advisors, we understand agriculture and can assist you with your plan to create long term success!”

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## Chasing growth

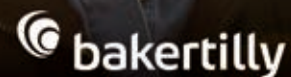
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# Farm Succession Planning: “Best of Intentions... Unfulfilled Expectations?”

By Richard Bradford, B.Sc., P.Ag., CAFA®, CFP®; and Edward Turgeon, B. Comm., CFP®, FMA, CIM®

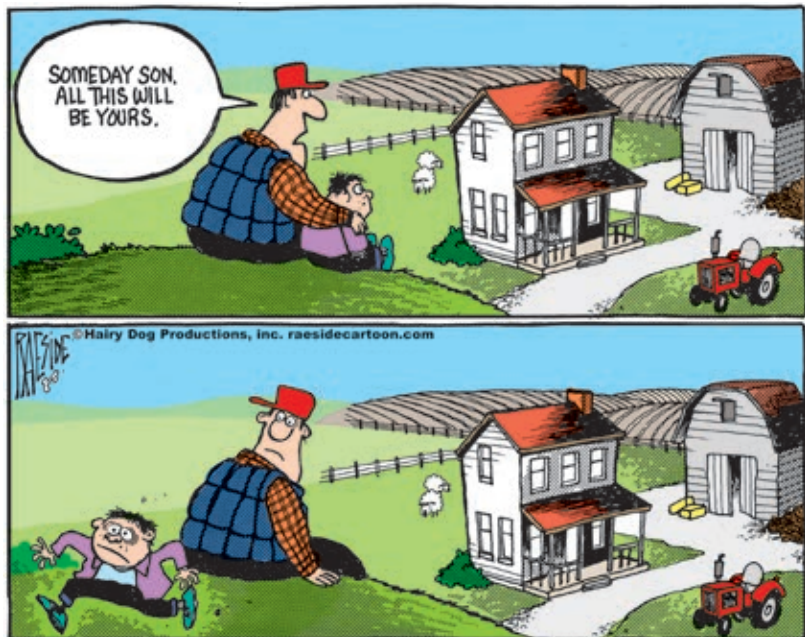
Canadian farmers are some of the most progressive farmers in the world. They remain globally competitive by embracing technological innovations to improve operating efficiencies and profitability. Working with their trusted advisors, many have grown their businesses into successful multi million-dollar operations. Most expect to sell their business, either outright or via intergenerational transfer, and to retire on the proceeds. So, what’s the problem? Procrastination!

Most farmers we meet for the first time do not have current wills, nor a written business succession plan. Many have devoted their adult lifetimes to growing and managing their business, without formalizing their:

- Business continuity plan for intergenerational transfer;
- Business exit strategy;
- Retirement lifestyle funding plan; and
- Tax and estate plan, including estate preservation.

According to Statistics Canada, “In 2016, only 8.4 per cent of farms nationally reported having a written farm succession plan.” This is a concern, particularly when the average age of farmers continues to rise. According to Stats Canada, the proportion of farm operators 55 years and older rose from 48.3 per cent in 2011 to 54.5 per cent in 2016. Concurrently the proportion of farm operators 35 to 54 years old dropped from 43.5 per cent in 2011 to 36.3 per cent in 2016. This trend has continued for the past 20 years and is a growing concern.

As Certified Financial Planner professionals, we understand that some business owners have difficulty planning for the inevitable. This includes positioning their business for transition, selecting and grooming a successor, formulating contingency plans in the event of their premature death or loss of health,



transitioning management responsibilities, and ultimately transferring business ownership. Are these not the responsibilities of the “business leader”?

While intentions may have been good, failure of the leader to formulate a sound *business continuity plan* often results in sub-optimal outcomes, family conflict and unfulfilled expectations. For example, without properly drafted wills and/or shareholder agreements, estates can be tied up in probate courts for years, usually resulting in significantly higher legal and accounting costs. The cost for “procrastination” can be steep, especially if family harmony or business continuity are compromised. Irrespective, the farm will ultimately be sold or transitioned, with or without proper planning. *How much are you willing to risk?*

## Farm business succession planning is not an event

Rather, farm business succession is an ongoing process designed to facilitate the orderly transfer of values, knowledge,

skills, management responsibility, and ultimately business ownership to a successor. The family business model starts with a common vision and a strategic plan to achieve the desired outcomes. This model clearly defines roles, responsibilities, and accountabilities. The resulting written plan is simply the by-product of this process and it should incorporate all aspects of the intergenerational transfer.

Effective communications between all parties is essential, with provisions in place to manage unrealistic expectations and conflicting viewpoints. Based upon our experiences, a sound planning process increases the likelihood of a successful business transition, while avoiding costly mistakes.

**So, what’s your “vision” for your farm business? Will it be a legacy to be carried on by a family member?**

If so, has this been communicated effectively with your family? Do you have a formal succession plan in place to ensure

the orderly transition of management and ownership? Do you and your successor(s) share a common vision for the future of the business? Where will your industry be in the next five to 10 years and what changes will be needed to compete in both domestic and global markets?

Have you determined roles, responsibilities, and accountabilities? How willing are you to step back and let someone else make key business decisions? Have you established leadership expectations and the criteria under which business ownership will transfer? What's your business exit strategy?

These are but a few of the many points to consider when transitioning a farm business to the next generation. The future of your farm business will depend upon how well you have selected and groomed your replacement. It is your responsibility to ensure your successor has the essential knowledge, skills, and experience to assume managerial responsibility? This is a crucial consideration, especially if the quality of your lifestyle throughout retirement is contingent upon the ongoing profitability of the farm.

---

*Richard Bradford is a member of CAFA, a Professional Agrologist and a Certified Financial Planner professional. Edward Turgeon is a Certified Financial Planner professional and a Chartered Investment Manager. In 2003, Richard Bradford and Edward Turgeon co-founded LifeLegacy Wealth Management Inc., an independent, fee-based*

*financial planning practice located in Red Deer, Alberta. LifeLegacy™ provides comprehensive wealth planning services to a clientele of highly successful farmers, business owners and professionals throughout Central Alberta. Specializations include farm and business succession planning, retirement planning, estate planning and preservation. This includes*

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# The Five Cs

## We Expect from Our Advisors

By Delores Moskal, CAFA®, CFP®, RRC®

**F**acing fears and being honest is a double-edged sword. A person's anxiety escalates when they must provide straightforward advice to family and friends, because the greatest fear is jeopardizing a relationship.

This scenario can be equally true with farm advisors and their clients. Tough conversations may trigger a positive or negative response. Let's imagine ourselves in need of financial direction (succession planning, a major real estate purchase, or equipment financing). Because of our solid relationship, whatever advice our advisor offers, we would consider. We wouldn't expect our advisor to be shaking in their boots afraid of our response. These five major attributes justify why we would consider farm advisors as our valuable resource.



### 1 Competent

Because our advisors possess specialized knowledge, we trust their judgment. We simply cannot know all the fine details about a specific topic. Take tax planning as an example. The *Income Tax Act* is complicated to understand. Not all the pieces of the tax legislation apply to everyone; we need to filter through the pieces pertaining to our unique situations.

Whether it's tax planning, legal advice, or insurance analysis, we are presented with many possibilities which make our final decision onerous. Choosing what's in our best interest needs to be interpreted by a professional. This leads us to the next required skill.

### 2 Communicator

Because our advisor communicates effectively, we recognize the reasons behind their recommendations. They talk at our level of understanding. Quite often the industry's

jargon will fly over our heads so strategies must be explained in easy-to-understand language. Logic dictates that if we don't understand the plan, we won't understand the benefits. Our professional advisor may possess all the textbook knowledge, but the real skill is delivering the information properly, so we really *get it*.

Imagine your accountant saying, "We need to complete the Section 85 Rollover Form," rather than "We need to complete the Do-Not-Tax-Me Form." When your accountant uses language that is comprehensible and understandable to us, they are building trust in our relationship. Because they communicate their reasons effectively, we automatically buy into the proposed strategy.

### 3 Candid

Because our advisor is candid, we can trust and believe their advice is in our best interest. As our relationship continues to build, we develop a strong connection. This ideal chemistry allows our minds to be

opened to tough conversations when we are told something with sincere honesty. For example: "This land purchase that you think you need will financially drag you down. This debt servicing calculation proves it."

This takes us to the next quality we should appreciate in our advisor.

### 4 Courageous

Because our advisor is undeniably confident, we can expect them to be fearlessly courageous with us. Sitting on the other side of the desk in their office or around our kitchen table, we should expect our advisors to be courageously upfront with us even though we may not initially accept what they have to say.

"It's going to cost us how much?"

"You're telling me this can happen if I don't do that?"

Certainly, the expectation is there will be some objections (or pushback) when an idea is first presented. But here's the reality: we don't need someone to appease us. When they understand our

situation and have the courage to tell us the truth, then we are given the right information to make a wise choice. We don't have to like what they are saying to understand that what they are saying is for our benefit.

For any farm business, the two most difficult topics are succession and estate planning. When farm business decisions impact an entire family, an advisor's keen eye is welcomed to shine light on the trouble spots.

**5 Committed**  
Because our advisor is 100 per cent committed to us, we feel confident in our decisions.

They presented all the facts, they completed their homework, they developed potential solutions, they explained the benefits and consequences of actions. They have given their all (skills, knowledge, and expertise). When they hand in the assignment we gave them, then we can grade them on their performance based on our satisfaction. Most likely, they will achieve a high mark because

**Our professional advisor may possess all the textbook knowledge, but the real skill is delivering the information properly, so we really get it.**

of their commitment to us. When we are at peace with their advice, we can rest knowing our affairs are in order.

It's a known fact that people in any sales industry (banking, insurance, dealerships, investments, etc.) have sales targets. Advisors earn our respect when they set aside their targets in the interest of doing what's best for us. Knowing our needs matter demonstrates their commitment to us.

### **Togetherness**

The next time you pick up a coin, pay attention to both sides. You would agree neither side contributes more to its value, but that the value is determined in unison. This truth applies to the relationship between our advisors and us. The value of our joint relationship determines our success in our personal, financial, and business lives.

Neither of us (the advisor or client) should fear honesty because we are afraid of jeopardizing the relationship. (In fact, the opposite could happen when we are not truthful. Our relationship may be compromised.)

When intentions are sincere and the advice is solid, the outcome will always be positive. Great advice is directed to help and not harm us. Regardless of whether you are the taker or deliverer of advice, your relationship is built on a foundation of trust and respect and no one should have anything to fear.

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# Farming Income for Family Support Purposes

The calculation of this support may not be what you think



By Jeff Deagle, Miller Thomson LLP

Farmers have an advantage few others in Canada have, either as individuals or as business owners. Under the *Income Tax Act*, farming income can be treated on a “cash” basis as opposed to an “accrual” basis. This advantage can substantially change how your income looks for income tax purposes.

## In the event of a family break up, what is your income?

In the event of a family break up, this advantage, however, may prove to be a challenge. Both child and spousal support calculations can become an issue. Determination of farm income has not been an easy process that courts have been fond of.

In the case of *Koenig v. Koenig*, Justice Wilkinson stated, “Finding a fair and principled approach to the determination of farm income for child support purposes is a vexing issue. The court does not have the luxury of simply plucking income figures out of the air, but neither should it assume that in every case, the approach to determine farm income for income tax purposes will satisfy the objectives pursuant to the *Federal Child Support Guidelines*,” (Divorce Act Regulations, SOR/97-175).

## Federal Child Support guidelines

Under these regulations, the starting point in determining annual income is by using the sources of income set out

under the heading “Total Income” in the T1 General form (line 150) of your income tax. The same formulation is used now for spousal support under the *Spousal Support Advisory Guidelines*.

The amount that appears on total income however, has net farming income. The Courts have determined that when looking at farming income, they must “add back” some of the advantages that farmers have to lower their income for tax purposes. They do that in two particular main ways.

## Optional Inventory Adjustment

The first way to add back income can be found in the Optional Inventory Adjustment. The purpose of this adjustment is to aid farmers in averaging income year after year to avoid large swings in incomes or losses. It is used solely if a farmer elects to use a cash method of accounting. However, courts have taken the view that although this is good for the purposes of the *Income Tax Act*, it may not be good enough for determining support payments.

*Example (a):* Let’s take a total income of \$28,000 as shown on an income tax return (line 150).

This is the generally accepted income used to determine child support. Using this income, an individual will pay base child support of \$227 per month in Saskatchewan (this number will vary slightly depending on the province you live in).

Upon a closer look at the tax returns, an optional inventory adjustment of \$77,000 was made in the previous year. *That will be added back to income.* Income has now increased to \$105,000.00.

Let us further identify that in the current year, there was another optional inventory adjustment of \$5,000.00. That will be deducted from your income leaving income at \$100,000.00 for support calculation purposes.

*Total income + previous year optional inventory adjustment – current year optional inventory adjustment.*

At \$100,000.00, base child support payments have now increased to \$858.00 per month; which is almost a 4X increase. This happens because the optional inventory adjustment is meant to take away the swings in income year to year. By making the adjustments above, that income very well may show swings on your tax return. Courts will normally adjust those incomes then by taking the average of the previous three years, once the adjustments have been made.

## Capital Cost Allowance

The second way to add back income is through the Capital Cost Allowance. This is commonly known as depreciation. Farming is equipment and capital intensive. Depreciation of assets is a means to allow adjustments to income to allow for replacement of equipment over time. With that being said, it is also a “paper” expense. It is not actually paid by an individual in each year.

The Capital Cost Allowance is different than the Optional Inventory Adjustment. It does not get added back automatically. The Courts, in determining farming income, attempt to take a flexible approach. They look at the “reasonableness” of the expense prior to adding it back into income for support purposes.

*Example (b):* Using the various CCA calculations, an individual in one year depreciates equipment to the amount of \$59,303.00. In that same year, they purchase equipment in the amount of \$97,610.00. This results in a “net acquisition cost” of \$38,307. Under this scenario, no further adjustment would be made to income.

However, let us now assume that in the next three years, no further acquisitions are made and \$60,000 per year is still depreciated. This results in a “net depreciation cost” of \$60,000.00 per year. The whole amount, or part of the amount, could be added back to income for support purposes.

If the whole amount is added to income, child support is then calculated based upon \$160,000.00. This results in

\$1,349.00 per month. If only a portion is added back (say, \$30,000.00), the support payment would be \$1,111.00 per month.

### Key takeaways

Child support is not tax deductible to the person who pays it. On the other side, child support is not taxable to the person who receives it. Once child support is calculated, the same income would be used to determine if spousal support would also be paid.

Though based upon Saskatchewan cases, the adjustments in the examples earlier are illustrative of the adjustments undertaken in every province.

In the event of a breakdown in a marriage, care must be taken when adjusting your cash flow as the income you report for taxes may not be the same income used for the calculation of support.

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# Transition Preparation: Setting up for Major League Success

By Angela De Groot, BA (Hons Spec), MBA, FEA, CAFA®, Synergize Family Business Consulting



**F**arm families face a unique set of challenges as they try to create long term success while maintaining healthy relationships. Just as the preseason preparation, training and teambuilding is critical to the success of any sports team, there are a few keys for ensuring that farm families are well-prepared, fit, and ready for managing transition, giving them the best chance for success during the season.

Here's the key: develop a vision and a set of goals first, before getting into legal and accounting strategies. Many farmers and advisors overlook the importance of this step; they start with technical solutions and then experience some adversity and a bit of chaos, which can become overwhelming. In reality, the true determinant of successful transition lies in the communication, goal setting, decision making and conflict resolution skills within the family team.

Family leaders must be relentless in knowing what matters most to themselves and their family. Engage members in courageous conversations or

have an experienced advisor assist with this. The Three Circle Model<sup>1</sup> is a useful tool for beginning discussions. Recognizing where everyone fits now and discovering what the options and opinions are for the future structure removes assumptions and guesswork.

Each family member should have the opportunity to identify and share their personal goals and aspirations, as well as their vision for the family, the business and the ownership of the family farm. It is important that members understand where they are aligned in their thinking and where they disagree. This allows for productive discussions that can increase understanding, broaden perspectives and generate better solutions. Given the high stakes and the complexity of today's farm businesses, simply avoiding the issues is just not a viable option.

Improving communication among family members is also critical in the transition preseason. It's a process, so it takes time. Like going to the gym, it might be difficult and it might hurt at

first, but with practice it becomes easier. Structures for communication, such as codes of conduct, family participation plans, decision-making processes and roles and responsibilities are useful.

A Communication Code of Conduct establishes the rules of the game. A tough and highly competitive game of hockey, for example, is fun to play and watch because there are rules that govern how that intense competition occurs. A Communication Code of Conduct also helps the group commit to playing by the rules it has developed, creates awareness and builds trust.

Get good at family and business meetings and make these one of your regular team practices. There are benefits to having separate family and business meetings that are done well. The keys here are to think about the before, during and after. Develop and circulate an agenda pre-meeting that includes the background information, who will lead, and the purpose of each item. Consider location, chair, attendees, code of conduct and meeting length. Decide how proceedings will be documented and distributed afterwards; this doesn't have to be a traditional document and could be as simple as sending well done flip-chart photos. Overall, be creative in your thinking, do what serves the group best, and focus on being action-oriented.

Team players need to learn about the bigger picture before the season gets underway. Farm children have often grown up on the production side of the business, in the field and in the barn, but they sometimes haven't learned basic financial terms, or how to create a budget, implement a business plan or analyze financial statements. Including kids in discussions about where profits will go or how losses will be financed teaches simple concepts; having them attend meetings with your accountant

or banker is another way to develop skills for future success.

A key consideration in transitioning from a founder owner to a parent-child partnership or a sibling partnership is how the game needs to change. Consider that the founding owner has spent the last 40 years playing tennis, an individual sport, but the next generation needs to be trained and prepared to play basketball, a team sport. It becomes critical that the siblings learn how to be team players, committing to leadership, participation, engagement, decision making and respect.

There can be significant stress and anxiety in farming. While stress and anxiety are a normal part of life, they can eventually become too high. When this happens, the part of our brain that helps with thoughtful response begins to shut down, enabling the reactionary part of the brain to take over. When it comes to transition, many leaders experience stress and anxiety and their mental wellness can suffer as a result. This can compromise the quality of decisions made and slow or halt follow-through.

Being aware of, and proactively managing, one's mental wellness is key while preparing for transition. Just as all elite athletes invest in coaching and healthy practices to deal with stress, farmers are encouraged to engage in pleasurable activities, take care of their body, maintain a positive perspective, laugh, practice relaxation techniques, talk to others and get transition support from a professional advisor.

The importance of starting with the family cannot be emphasized enough in farm transition. First, get the help you need to have those courageous conversations, develop visions and set goals. From there, your tax and legal plan can map out a route to achieving the family's goals. This is a much more customized and efficient approach, and the big benefit is that the family has hedged against the so oft-heard stories of family conflict and breakdown resulting from transition done poorly. It takes the family leader stepping off the field and assuming the role of coach, but there is no doubt that a strong family team leads to major league success.

*Angela De Groot, BA (Hons Spec), MBA, FEA, CAFA®, is the founder and President of a growing agricultural operation based in Ontario and Manitoba, which produces pork and poultry, and which recently celebrated its 20th year in business. She is also a Principal Consultant with Synergize Family Business Consulting. Angela can be reached at [angelad@synergizefbc.ca](mailto:angelad@synergizefbc.ca).*



### Reference

1. The Three Circle Model was first published in the *Family Business Review* in 1982 in Tagore and Davis' article, "Bivalent Attributes of the Family Firm." Read more about this model here: <http://www.familybusinessmagazine.com/how-three-circles-changed-way-we-understand-family-business>.

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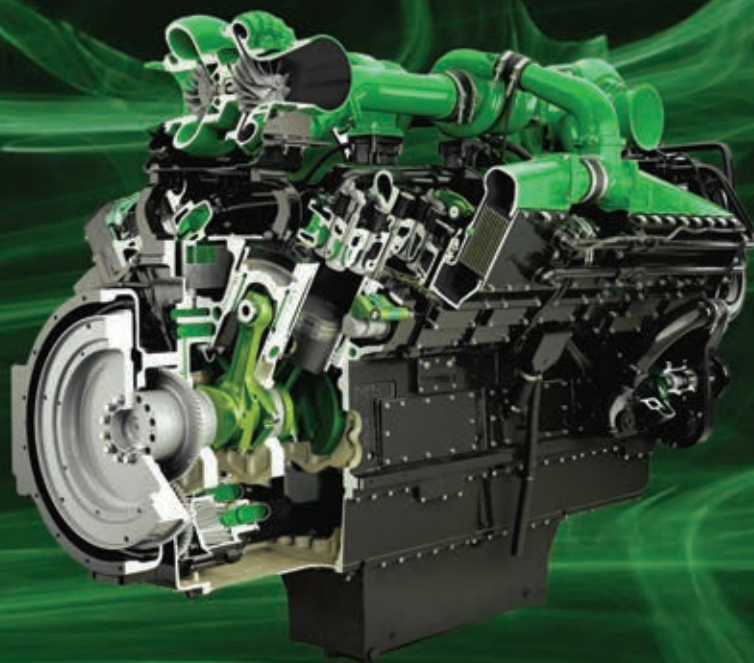
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## Upcoming Events

### Farm Transition Update

January 23, 2020

London, Ontario

### Farm Transition Update

February 6, 2020

Red Deer, Alberta

### Focus on Women in Agriculture

April 23, 2020

London, Ontario

### #TopFarms

May 28, 2020

Regina, Saskatchewan

### Farm Management Update

June 4, 2020

Ingersoll, Ontario

### Agri-webinar: Farm Tax & Legal Update 2020

October 15, 2020

Waterloo, Ontario

### Farm Tax & Legal Update

November 12, 2020

Winnipeg, Manitoba

### Farm Tax Update

November 4, 2020

Saskatoon, Saskatoon

### Family Farm Forum

November 2020

Lethbridge, Alberta

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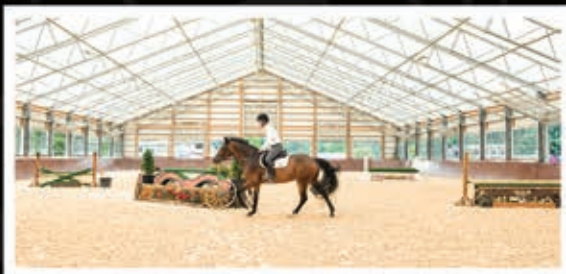
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