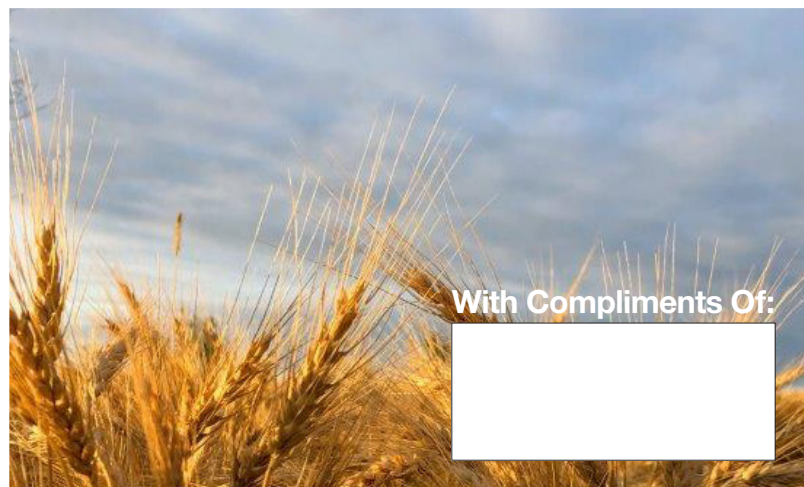


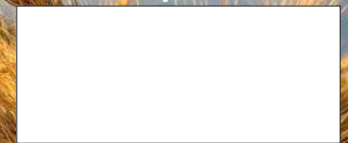
Cultivating Business

The official publication of the Canadian Association of Farm Advisors

2020-2021



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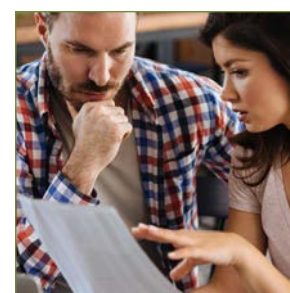


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Cover photos taken by Liz Robertson.



Cultivating Business

Published For:
Canadian Association of Farm Advisors
Box 270
Seven Sisters Falls, Manitoba ROE 1Y0
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Published By:
Matrix Group Publishing Inc.
Return all undeliverable addresses to:
309 Youville Street
Winnipeg, Manitoba R2H 2S9
Toll-Free: (866) 999-1299
Toll-Free Fax: (866) 244-2544
www.matrixgroupinc.net
Canada Post Mail Publications Agreement Number:
40609661

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A Measure of our Resiliency

Thanks to the global pandemic, 2020 will not be a year to look back on with fondness. However, there are many positive effects that have come out of the tactics the world has implemented in an effort to minimize the virus's potential: better hygiene and cleaning standards, improvements in how efficiently we conduct business and interact with each other, and a better appreciation of the freedoms we may have taken for granted beforehand.

From the perspective of the Canadian Association of Farm Advisors (CAFA), we've seen the fundamental way we provide value to our members pulled out from under us. CAFA has always been about networking and education, both of which were always better when live in person where you can look your counterpart in the eye, shake their hand, build trust and rapport, then look forward to the next opportunity to do it again in the future. The appeal to doing all that remotely, virtually, was pretty low; who among us would rather be staring into a computer camera than looking across a table and sharing conversation with a colleague?

CAFA has always been about networking and education, both of which were always better when live in person where you can look your counterpart in the eye, shake their hand, build trust and rapport, then look forward to the next opportunity to do it again in the future.

But necessity is the mother of invention, and so it would be that COVID-19 necessitated a tremendous reduction of in-person contact which led to business, and society as a whole, quickly accepting and adopting virtual meetings as the norm. CAFA was no exception.

Today, chapter meetings have gone online. CAFA's famous Farm Update conferences are held virtually. All to rave reviews! The number of participants for the recent Farm Tax Update far exceeded expectations. If both networking and education are better in person, how have virtual events been so successful?

The answer: it is a measure of our resiliency. "Our" being all of us, not just CAFA, but everyone in our society. When faced with what would otherwise be classified as an insurmountable

challenge, we took the necessary steps to innovate, adjust, or pivot our views and our practices. As little as a year ago, most people would have quickly rejected attending a six-hour online conference. Such an activity was perceived to promise little more than dull content, boredom, distraction, and white noise. Today, the prospect of a six-hour online conference draws hundreds. Conferences held in person would be quite envious of attendance like that.

Does this mean that virtual conferences are better than in person? In some ways they are. CAFA's recent Farm Tax Update was attended virtually by members from British Columbia to Prince Edward Island. This can't happen in person. Hundreds of hours of travel time were eliminated for those who attended (including the winter travel risks Canada presents this time of year!).

In other ways, virtual isn't better. The opportunity to tap someone on the shoulder during coffee breaks to get acquainted is not available. Catching up with old friends during lunch was not afforded. However, hearing perspectives from other regions of Canada was.

One type of interaction is not better than the other. Both types fit a need depending on the situation. I can see virtual conferences remaining in CAFA's repertoire long after COVID-19 is no longer calling the shots.

The interesting parallel I see is how every faction of our world has had to find a way to adapt and adjust in the wake of a global event that they could not control and could not plan for, a lot like farmers and the agriculture industry we all love and serve.

Cheers to all of you who continue to support CAFA as we shift and adapt how we deliver value to our members. Thank you for your willingness to shift and adapt with us. Kudos to all of you in agriculture who, while not deemed an essential service, kept doing what you do in your part to keep our economy moving and our store shelves full. Thank you for your dedication. Great praise to Liz Robertson, CAFA's Executive Director, who didn't miss a beat when (as mentioned) our model of delivering value to our members was pulled out from under us by a pandemic. Thank you for your "Can Do" attitude. And finally, thank you to our Board of Directors, both past and present, for your vision and dedication. CAFA has had to shift in the past and will continue to adapt in the future.

Here's hoping 2021 makes up for 2020!

Kim Gerencser
National Chair



Continuing to Adapt

When I think back to the 2019-2020 year, I think: That was different, but now let's move on to 2021!

The Canadian Association of Farm Advisors (CAFA) moved quickly when COVID-19 restrictions were put in place. As a matter of fact, when chapter meetings were stopped in mid-March, CAFA was up and running with national online presentations as early as April 3. We ran a modestly attended series to the end of June. The Board decided in April to cancel all in-person events until further notice, so CAFA has moved online.

Virtual, Online, ZOOM – these are all part of our daily vocabulary and activities now. CAFA is now online with our national events (think big... we can as easily be doing Global events!), and our first foray into a professional production was a Farm Tax Update. Though we encountered some technical glitches, it was one of our most successful events ever. The presenters provided valuable content, and everyone got a glimpse of the CAFA I get to experience every day; a national association with some of Canada's

most experienced and knowledgeable farm advisors committed to constant improvement to better serve their farming clients. That is impressive!

Watch for our Farm Transition Update in January 2021, with six speakers delivering a unique and powerful message; Farm Women's Update in April 2021; and finally one of our banner events, the Farm Management Update, in June 2021. Many chapter meetings are also online, so visit our Events Calendar to see what you can sign-up for.

I am pleased to report that although we are missing out on the valued face-to-face meetings, our membership for this year is almost 90 per cent of last year's. Some have not renewed due to retirement, some because they lost the networking, and probably a few who just

forgot to renew! But overall, this shows a dedicated membership who want to learn more to be better advisors.

Who knows what the future holds? There will be change, as there always is, and we will adapt. Farms are evolving rapidly, the landscape is always changing, and family dynamics are being dynamic. It is an important time to be a farm advisor as your farm clients will need your guidance more than ever, and with that comes a great responsibility to ensure it helps them and their families for generations to come.

Thank you for your ongoing support, and I hope that 2021 is a better year for everyone.

Liz Robertson, M.A.
Executive Director

It is an important time to be a farm advisor as your farm clients will need your guidance more than ever, and with that comes a great responsibility to ensure it helps them and their families for generations to come.

CAFA insiders



David Schmidt, B.A., CAIB., CRM, CAFA®, is a Commercial Account Executive at Rempel Insurance Brokers in Morris, Manitoba, specializing in insuring farms and businesses across Manitoba and Saskatchewan.



John D. Goudy, B.A. (Hons.), LL.B. BCL, CAFA®, is an Ontario-based lawyer with Scott Petrie LLP Law Firm. John's practice is focused mainly on property disputes, including real estate, environmental and commercial litigation, condominium law, expropriation law, energy regulation, and regulatory offences.



Tricia Bell, B.Comm., CAFA®, works as an Agriculture Business Advisor at Affinity Credit Union and has 22 years of experience. Tricia is passionate about what she does and is dedicated to working with her members to provide the advice and solutions that are right for them.



Chris MacPhee, CPA, CA, CAFA®, has been working in public practice for 14 years, working with a variety of owner-managed businesses in Prince Edward Island (PEI) and Nova Scotia, including many in the agriculture industry.

What is the number one piece of advice you have for farm advisors moving into 2021?

Thomas Blonde

B.Sc. (Agr.), CPA, CA, CAFA®
Baker Tilly GWD
London, Ontario



“My number one piece of advice on how to mitigate your business risks in 2021 is to take advantage of this current ultra low-interest rate environment to refinance your debt. Interest rates have dropped dramatically to try to stimulate the economy due to COVID-19. We may never see interest rates as low as this again in our lifetime. For many farms, the monthly debt obligations are their largest cash outflow and even small changes in the interest rate can have a big impact on the bottom line.”

James Fehr

B.Sc., P.Ag., CAFA®
RBC Royal Bank
Steinback, Manitoba



“Mitigating business risk in 2021 starts with identifying your largest risks and developing a plan around mitigation. Some common risks found in farming are buying price, selling price, and production. Risks that are less commonly identified would be items like: 1) how foreign exchange effects your price; 2) how staff, hiring, and training affect your business; 3) how decisions can be key to your success; and 4) the importance of cash flow and how to manage. Some mitigating items on these less common risks are: 1) consider pre-purchasing your foreign exchange; 2) look to a human resource to help with your hiring, training, and standard operating practices; 3) to help with decisions, consider prioritizing expenditures based on the percentage of return on investment; and 4) consider a monthly cash flow projection to help decide on when purchases and sales should be made. Overall, the most important item to mitigate business risk is to take some time to think through your key risks and develop a plan around them.”

Rick Gendemann

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



“Businesses can not rest on their laurels and sustain themselves with a ‘business-as-normal’ mindset. You need continued focus on sustainability to manage and weather through these trying times. To guide your business through to times when calmer waters will prevail, you need company-wide alignment and a cohesive effort from everyone in your business. Focus your attention to those things you can control and the choices you need to make going forward. Take steps to stabilize the business, closely manage cash flows, address your value proposition, and modify operations to improve efficiencies going forward.”

Kim Gerencser

BAFS, CFP®, CAFA®
MNP LLP
Regina, Saskatchewan



“The last few years have shown just how quickly things can change and how volatile that change can be...all in areas we have no control: weather in the growing season, market prices, macro-economic headwinds (trade disputes), political unrest, and to top it all off, a global pandemic. Farmers and farm advisers alike need to examine their war chest: what resources do they have available (financial, operational, intellectual) that can be leveraged if these unmanageable risks keep coming. How will they adapt, innovate, and shift in the face of relentless and often unpredictable change?”

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Shannon Lueke

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



“2020 has been a year of mixed results across the country. Similar to all farmers, though, is that farm costs are still rising. This is coupled with the fact that an aging generation continues to want to retire more comfortably than the last one, which is pushing the profit margins for the incoming generation to stressing levels. Producers must understand their costs and their balance sheet measures. Know what the vision for the farm is, and set solid goals, objectives, and tactics to achieve them. Find an advisor to help you with this and keep you on task. Comparing to your neighbours is not the way to run a multi-million-dollar business.”

Chris MacPhee

CPA, CA, CAFA®
MRSB Group
Charlottetown, Prince Edward Island



“The best way to mitigate risk is to plan ahead. Take time to sit down with your management team and/or trusted advisors to flush out and address any known business risks for next year. Making a cash-flow budget for the year ahead and leaving some room for unexpected contingencies is always a smart idea.”

Sarah Weigum

CAFA®
Alect Seeds
Three Hills, Alberta



“In business you are your own biggest asset; don’t forget to invest in your own maintenance. It’s cliché to say get rest, eat well, and move your body, but I’ve seen poor business decisions made not because of ineptitude or malfeasance, but because of emotional, physical, or spiritual exhaustion. Find ways to connect with others meaningfully, move your body intentionally, and clean up your sleep routine so you are getting enough hours of shut-eye this winter. These practices will give you a strong foundation from which you can make better business decisions.”

Ryan Parker

B.Comm., AACI, P.App., P.Ag., CAFA®
Valco Real Estate Appraisers & Consultants
London, Ontario



“Farmers deserve sophisticated advice and the best way CAFA members can deliver that is to work with other CAFA members to leverage their unique skills. The collaboration of CAFA members is what will drive the innovative solutions that farmers require.”

Catherine McCorquodale

M.Sc., LL.B., CAFA®
Monteith Ritsma Phillips Professional Corp.
Stratford, Ontario



“2020 was certainly a year (or maybe it was two?). We are all hoping 2021 will treat us more kindly, but as farmers and farm advisors know, we cannot eliminate all risk. My number one piece of advice for farmers and farm advisors is know your business. Know who your customers or clients are, know your cost of production, know your employees, know your own risk tolerance. Knowledge can help you identify the areas of your business that present the greatest risk and allow you to speak with your advisors to find programs or business practices which can mitigate your risk in 2021.”

Danielle Wildfong

B.Comm., FEA, CAFA®
Maverick Agriculture
Saskatoon, Saskatchewan



“To mitigate risk in farm business we need to identify and discuss the ‘what ifs’ and all the things that could go wrong; risks we don’t often discuss. By doing this you will take your farm clients from a mindset of ‘that will never happen’ to ‘what if it did happen – what would we do?’ This creates the need to forward think, run scenarios, and create a plan. As advisors, we need to listen, question, and ensure we remove assumptions and bias. When we have removed the ‘what ifs’, we remove the risk.”

Steve McQueen

CCA, CAFA®
Alpine
Brownsville, Ontario



“Our paths do not usually cross by accident, so respect and treasure each opportunity.”

As 2020 effected our risks at a pace like we could have never imagined, the ability to adapt and mitigate them is key for survival. We can only manage what we can measure, making risk management a key. Take inventory of your risks and prioritize which ones can be controlled and which ones can be eliminated.”

Learn more about our Board of Directors at:

www.cafanet.ca/board-of-directors

Insuring the Risks of Management

By David Schmidt, B.A., CAIB, CRM, CAFA®



Managing a business includes risk. What an obvious statement now that we are in the midst of a pandemic and economic crisis in our country. I am impressed at the resiliency of business owners who continue to move forward amid the uncertainty around us right now. I have observed businesses changing policies, operations, and day to day workflow constantly during the past few months, and I applaud the entrepreneurs who are surviving and thriving during these times.

While not new, many business managers are still unaware of management liability policies and the risks that can be transferred to an insurer for their management liability risks. This coverage is not found in typical commercial or farm liability policies, as it is underwritten by companies that specialize in the legal aspects of navigating legal issues with business management. It is safe to say that adjusting a property fire loss and managing a wrongful dismissal lawsuit are very different issues and require different areas of expertise.

It is common to see management liability policies in place for non-profit organizations, as they protect their board members. However, the need for this coverage extends well beyond board-run non-profit organizations. Private

businesses with investors, publicly traded companies, and, may I suggest that even family-owned farms, should consider management liability policies.

A well-rounded management liability policy can include three main areas of coverage:

- 1. Directors and Officers liability coverage** – protecting the individuals who are making decisions on behalf of an organization,
- 2. Employment Practices Liability** – providing insurance coverage for employee exposures such as discrimination, bullying, sexual harassment, unfair dismissal or hiring practices, and
- 3. Fiduciary liability** – the final component that can be included and will provide coverage when an organization is making financial decisions on behalf of their employees. Simply making choices on a benefits plan, or an employee retirement plan can create exposures that are covered by this coverage.

Two specific coverages where the insurance industry has seen a rise in claims on management liability policies since the pandemic started in March are a rise in bankruptcy-related D&O claims, and Employment Practices claims from managing employees during these trying times. One question that I have been

asking my clients is how they are doing with their HR management since March, and the conversation typically starts with an eye-roll or a deep sigh. Managing people is difficult at the best of times and when you add the uncertainty and stress of the pandemic to our lives, it is very common to have employee management challenges right now.

So, the questions I ask are, could these exposures affect your family farm? Does your farm have employees? Does your farm have managing partners actively involved in the operations, and also have siblings or other outside partners who own portions of the farm, but are not involved in management? Does your farm have a controller or bookkeeper who is given full authority to pay bills, manage accounts, and take the noise away from the farm manager who wants to grow a crop? Does your farm have outside investors who have potential of losing investment returns or growth potential based on your management decisions?

There are management liability exposures in each of these aspects that can be transferred to a management liability policy.

My suggestion would be to engage an insurance broker in a dialogue about your management liability exposures, and to ask them for insight into your need for management liability insurance. Like all insurance policies, the best time to learn about your options is before a situation arises that would trigger coverage under the policy.

David Schmidt is a Commercial Account Executive at Rempel Insurance Brokers in Morris, Manitoba, specializing in insuring farms and businesses across Manitoba and Saskatchewan. Reach him at the office (204) 746-2320, by text (204) 712-6618, or by emailing him at davids@rempelinsurance.com. Learn more at www.rempelinsurance.com.



A Litigator's Tips for Avoiding (or Minimizing) Litigation

By John D. Goudy, B.A. (Hons.), LL.B. BCL, CAFA[®],
Scott Petrie LLP Law Firm

According to Google, Mark Twain once said, “Going to law is losing a cow for the sake of a cat.” Or it is a Chinese proverb? Google wasn’t sure. Either way, there is usually good reason to avoid litigation where possible. Litigation ends relationships, and even successful litigation doesn’t always pay. Here are some tips for avoiding, or at least minimizing, litigation.

First, consult with a lawyer

It may sound counter-intuitive to recommend consulting with a lawyer in order to avoid litigation, but getting good information and advice early can help resolve burgeoning disputes. Don’t put it off. There’s a cost to consulting with a lawyer, but professional advice can help you avoid making legal and strategic missteps, including missing limitation dates.

Sometimes just having the ability to commence a court action will allow you to achieve resolution. Your lawyer can tell you where you really stand in a dispute, and whether you have leverage or not. Be honest with your lawyer and don’t withhold information. Incomplete information can only produce an incomplete legal opinion.

Second, keep (good) records

They say a picture is worth a thousand words. Documentation can be worth thousands (or tens, or hundreds, of thousands) of dollars because it often sets the record straight. Many legal disputes arise out of miscommunication or are prolonged because a lack of documentation

allows parties to stick to their competing viewpoints in spite of the truth.

When conducting business transactions, put at least all of the essential elements of the deal in writing. Oral agreements can still be legally binding agreements, but written agreements are more certain and more likely to be enforceable. Retain your records. If you don’t want to keep the paper, digitize your records. If you can see something is going wrong, take photos and keep notes. Having documentation that shows what really happened helps parties resolve disputes or avoid them altogether.

Third, be prepared to compromise

“It’s a matter of principle” can be a costly phrase. Yes, there are principled positions worth fighting for, but most legal disputes come down to money. For court proceedings, the general rule is that the successful party is entitled to recover a portion (not all) of their legal costs from the unsuccessful party. Even if you are entirely successful in your claim, you will end up bearing a portion of your legal costs. And if you refuse to accept a reasonable settlement offer from the opposing party (maybe on the basis of principle) that could avoid or shorten the litigation, you might end up having to pay some of your opponent’s costs. Making a fair agreement based on compromise early can be financially superior to a result achieved through lengthy litigation, not to mention the benefit of avoiding the stresses of the litigation process altogether.

Fourth, bite your tongue

Lawyers regularly hear the following advice about sending correspondence in contentious or emotionally-charged situations: finish writing your letter, but don’t send it to the other lawyer; put it in your desk drawer and come back to it tomorrow; once you’ve calmed down you may want to revisit the language from yesterday’s draft. Using aggressive or inflammatory language in communications with the other party in a dispute is not likely to get you closer to a solution. Understand that everything you say and, especially, write during a dispute will find its way before the judge if the matter goes to court. Don’t burn bridges when you don’t have to – gather all of the information and let the facts speak for themselves.

A bonus tip

Make a will and have powers of attorney for property and for personal care.

John D. Goudy is an Ontario-based lawyer with a practice focused mainly on property disputes, including real estate, environmental and commercial litigation, condominium law, expropriation law, energy regulation, and regulatory offences. John has a particular interest in agricultural land matters – outside the office, he lives and works on his family’s cash crop farm northwest of London, Ontario with his wife and three kids. You can reach John at 519-433-5310, or by emailing jgoudy@scottpetrie.com.



How Well do You Know Your Farm?

By Tricia Bell, B.Comm., CAFA®

Are you looking to take advantage of potential price incentives, expand your operations, or take on new debt? Understanding your farm's financial performance is crucial to ensure you're making informed decisions when it comes to the future of your operation. There are three key areas of your financials to pay close attention to.

First things first: working capital

Simply stated, your working capital (or, current ratio) is current assets (your cash, grain inventory, prepaid expenses) divided by current liabilities (operating line balance, crop input supplier credit, and loan or lease payments coming due). It represents what you have available to pay your debts and expenses for the year. For example, if you have \$750,000 of current assets and \$500,000 of current liabilities, you have \$250,000 of working capital or a current ratio of 1.50:1.

Working capital is what's going to give you the cash to clear up your current expenses and get a start on crop inputs for the upcoming year. It's also going to give you the ability to take advantage of growth opportunities and give you more flexibility with grain marketing. If you're feeling strapped for cash more often than not, it's likely that your working capital is weak, and it may be time to reach out to your advisor to see what options are available.

Get a handle on your equity position

Your equity position, or equity to asset ratio, is a result of total assets divided by total equity. For example, if your farm has \$2 million in assets and \$1.5 million in equity (\$500,000 of liabilities) your farm has 75 per cent equity. This ratio can vary depending on the scope and size of your farm, but you should aim to achieve 65 per cent or better.

Be sure to use the "Fair Market Value" of your assets, like machinery and land. Your financial statement will indicate the "Depreciated Book Value," which nets your assets against their accumulated depreciation.

If you're incorporated remember to provide your advisor with a personal net worth statement that shows all assets and

liabilities that are held outside of your corporation. In addition to your home and investments, it's common for land to be owned personally and these can have a significant impact on your equity position.

Know your debt service capacity

Your debt service capacity (DSC) is the amount of income available to service debts divided by annual debt payments. Income available to service debts is determined by adding net income, depreciation/capital cost allowance, inventory adjustments and interest paid and then subtracting any dividends and living costs. Annual debt payments refer to your current portion of long-term debt, plus interest.

A typical DSC benchmark is 1.25, which means that you're generating \$1.25 for every \$1 of debt you must repay. It's an important measure of your farm's ability to meet debt commitments. A higher ratio suggests that your farm is capable of taking on more debt.

Due to the nature of farming, your advisor will take an average of the last three or five years of income and divide that by the current debt payments to calculate your DSC. If your production acres have remained consistent, this is a great indicator of your DSC. However, if you've gone through a large expansion, it may not be accurate. Most financial institutions will have tools available that use historical per acre results to project the future state and calculate DSC.

As a farmer, there is a lot on your plate already and that's why it is important to lean on your advisor to assist you with understanding and reviewing these ratios on an annual basis.

Tricia Bell works as an Agriculture Business Advisor at Affinity Credit Union. With 22 years of experience, Tricia is passionate about what she does and is dedicated to working with her members to provide the advice and solutions that are right for them. Tricia holds a B. Comm from U of S and is the current Chair of the Prince Albert Chapter of the Canadian Association of Farm Advisors (CAFA). You can reach Tricia by calling 306-747-6302, or by emailing tricia.bell@affinitycu.ca.

Plan Now, to Save Tax Later

By Chris MacPhee, CPA, CA, CAFA®



The key to obtaining the maximum benefit of having a family trust is to do it as soon as you can, so as much of the future growth of the company equity can be allocated to the shares owned by the trust.

We can all agree that it is a lot of work to run your business, but sometimes it can be very beneficial to take a step back, and consider what changes you can make now, that might provide significant benefits in the future. One area to consider is the organizational structure of your business (i.e., who are the shareholders). When a private corporation is sold, it can be very advantageous from a tax perspective to have multiple shareholders be able to share the capital gains that arise from the sale of the shares of the business.

When an individual sells their interest in a farm (qualified farm property, interest in a farm partnership, or shares of a family farm corporation), there may be an opportunity to use the Lifetime Capital Gains exemption (LCGE) to shelter some or all of the tax on the first \$1 million of capital gains triggered by the sale. This equates to approximately \$250,000 in tax savings when the capital gains exemption is used. Any

capital gain over and above the first \$1 million would be taxable.

Having multiple shareholders in the mix can multiply the number of these \$1 million capital gains exemptions. One way to accomplish this is to create a family trust, which could take ownership of some or all of the common shares of the family farm. That way, if the family trust sells the shares of the farm in the future, it can allocate the gain on sale out amongst the family members who have been listed as beneficiaries of the family trust, thus multiplying the \$250,000 tax savings by each additional family member that gets their share of the capital gains from the sale.

The key to obtaining the maximum benefit of having a family trust is to do it as soon as you can, so as much of the future growth of the company equity can be allocated to the shares owned by the trust. The value of the shares owned by the trust essentially starts at zero from the day the trust acquires the

shares of the company. The value of the shares owned by the trust increases as the business grows, land values appreciate, and the business builds equity over time.

If you don't have a family trust or multiple shareholders in place yet, don't fret, as there can still be time to make this change. Each situation is different and can yield a variety of opportunities for tax savings, so the best advice is to call a tax professional to see if a family trust is right for you.

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The Beauty of Agriculture

These images, captured over 2020 by photographer Travis Bevan (www.travisbevan.com) illustrates how pretty it is to work in the ag sector. If you've taken a great photo you'd like to share with CAFA members, please email it to editor@matrixgroupinc.net. You could see it in the next guide with your name credited!

Upcoming Events



CAFA's Farm Update Educational Series is Now Online!

The Canadian Association of Farm Advisors' (CAFA) Farm Update series are Canada's definitive source for ongoing inter-disciplinary education for farm advisors. We curate the content to provide timely information that is relevant to advising farm families and businesses. Farm owners and managers also appreciate the access to diverse insight and expertise available through CAFA's Farm Update series.

Canada's Farm Tax Update

October 2021

Our first virtual conference, **Canada's Farm Tax Update**, held on October 15, 2020, was a great success with over 500 viewers learning from 10 leading farm advisors. Watch for our next Farm Tax Update in October 2021 – in-person or virtual is yet undetermined.

Farm Transition Update: It Starts with People

Thursday, January 21, 2021

This event will feature compelling discussion on family, relationships, and communication by six authoritative speakers: Elaine Froese, Farm Family Transition Specialist; Monica Clare, Monica Clare Management Consultant; Patti Durand, FCC Agriculture Transition Specialist; Michael Epp, Metrix Group LLP; Chris Delaney, Inception Family Wealth; and Dr. Moira Somers, Money, Mind & Meaning. This is a valuable session for advisors and farm families at a very reasonable price. Register at www.cafanet.ca.

Farm Women's Update

April 22, 2021

A thought-provoking and engaging day to optimize farm advisory and management skills for women advisors and farm managers/owners. Watch www.cafanet.ca for further details.

Farm Management Update

June 3, 2021

This year we are combining our classic southwestern Ontario event that has been popular for in-person learning and engagement for the last 15 years with our newer #TopFarms event out of Regina. Watch www.cafanet.ca for further details.

One-Hour Sessions

CAFA Canada also offers shorter one-hour educational sessions and many of our chapters across the country host meetings for learning and networking opportunities. Yes, you can still network online! Join in any meeting that interests you at www.cafanet.ca/events.

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