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2025-26

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The Power of Collaboration in a Complex World

A year ago, Cate McCorquodale, then Chair of the Canadian Association of Farm Advisors (CAFA) wrote about the importance of enhancing our communication practices in the digital age. And she was right. Better communication from advisors is critical to our clients

The CAFA board also agreed and so began working with our Executive Director to improve the way we communicate to members. Over the last 12 months, you've witnessed that transformation. You can now find CAFA active on LinkedIn, Instagram, and BlueSky. As outlined at the last Annual General Meeting, these channels have dramatically increased our visibility in the farming community.

This work continues. Communication is critical, precisely because the solutions that our clients require to thrive are growing increasingly complex.

But, today, it's becoming more difficult for one single advisor to have the expertise to provide complete solutions to modern challenges. Dealing with the impact of inflation, tariffs, changing tax rules, and general market volatility requires a multi-disciplinary approach.

If last year was about "communication," this year is about "collaboration."

Fortunately, CAFA is well-positioned to help our members find the collaborators they need. Of course, we have larger in-person events like the recent Farm Tax and Legal Update (the largest in CAFA's history), but we also have a robust chapter system to support members and help them find other professionals who they might need in service of their clients.

Years ago, you may have been able to differentiate your services by "what we know." I don't think that's the case anymore. "Who we know" is fast becoming an important commodity and tool that enables us to provide the best advice possible to our clients.

Our chapter meetings are more than just calendar events. In-person gatherings foster the kind of trust and connection that can't be replicated online. Meeting in person allows us to build relationships, ask better questions, and explore solutions to emerging problems that can only be

solved with real engagement and real conversations with like-minded professionals.

Years ago, you may have been able to differentiate your services by "what we know." I don't think that's the case anymore. "Who we know" is fast becoming an important commodity and tool that enables us to provide the best advice possible to our clients.

This year, we're going to listen to your feedback and uncover ways to simplify and enhance your in-person chapter experience. I encourage each of you to lean into your local chapter, attend events, and reach out to fellow members. It's what happens between the in-person meetings that helps build and strengthen relationships.

The strength of CAFA lies in our connections. Let's continue to build a community where knowledge and ideas flow freely, support is available, and our shared commitment to Canadian agriculture remains front and center.

Thank you for being part of CAFA. I look forward to the conversations ahead.

Craig Swistun, CIM, RDG

Chair, Canadian Association of Farm Advisors
Portfolio Manager, Raymond James

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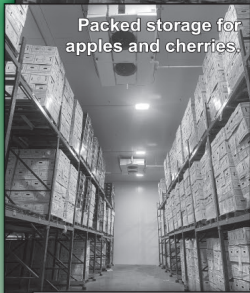


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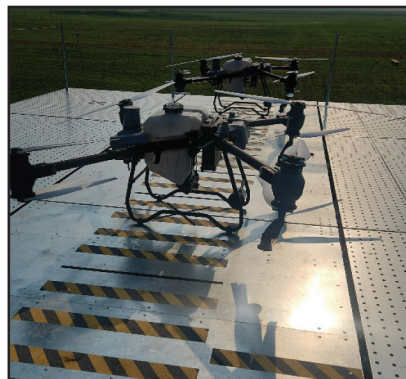


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Rooted in community, growing through collaboration

This has been a year of real change and progress. Farm advising in Canada keeps shifting, and the people doing this work keep showing up. Our community has stayed focused on what matters most: helping farmers make informed decisions.

What we are building together is a network of people who know their work and care about getting it right; people who understand that the success of Canadian farms depends on passion, community, and good solid advice.

A big part of that work happens in person. Local chapter meetings are where real connections are made. They give you a chance to share what you know, learn from others, and stay current with the issues that matter most in your region. These gatherings are also how you grow your network and be seen as a leader in your field. The strength of CAFA comes from members showing up,

talking through real problems, and finding better ways move forward together.

As we move ahead, the goals are simple: keep learning, keep sharing, and keep showing up for your clients and your peers. Every time you do, you help make this community stronger and more valuable for everyone involved. We hope this year's *Cultivating Business* is a clear example of the expertise we have! Please consider sharing with clients, colleagues, and socially on LinkedIn to improve the publication's reach and our community's voice.

Thank you for being part of this work and for supporting Canadian farm families through your expertise, time, and care. We hope to see you at a local chapter meeting soon!

Amanda Bibeau

Executive Director, Canadian Association of Farm Advisors

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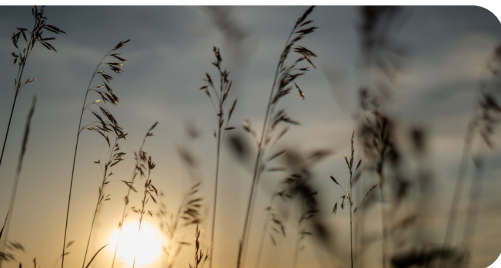


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Canada's farm advisors join CAFA to be in the company of their peers who are the best in the business. CAFA is the only national network of farm advisors in Canada!

Photos courtesy of Jules Brodeur Photography.



For more information:

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CAFA Membership Offers:

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- Network with colleagues who share a passion for supporting farms and farm families;
- Local chapter meetings with community connections and events;
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 - ◊ Inclusion in our online membership directory; and
 - ◊ Opportunities to become a thought leader with speaking and publishing opportunities.

A membership application is available on CAFA's website:
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For Producers:

CAFA members are the most valuable and trusted advisors in Canada. They deliver value to farm clients through continuous learning, improved skills, stronger networks and a passion for agriculture.

Whether you are looking for assistance with:

- A farm loan;
- Someone to help set-up your operation;
- Writing contracts;
- Transitioning your farm;
- Managing risk; or
- Someone to get the family communicating...

CAFA's members can help! They are experts on everything related to assisting farm families and farm businesses.

A directory of CAFA members is available online and it's free to access. Search by location and/or need!
https://cafabet.ca//af_memberDirectory_custom.asp

Smart advice for Canadian farmers

If you need advice related to your farm business, you've come to the right place. Here, several CAFA members share their insights.



Brendon Fornwald

Agriculture Business Consultant & Executive Coach

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Why would someone choose to work with an integrated team of advisors?

An integrated team ensures the farm is properly advised and led, mitigating blind spots and complacency. By coordinating with clear communication, all the realms of advisors you seek to work with create a team and this team will provide a well-rounded strategy to achieve the business's specific goals.

What is one piece of advice you would give to a farm family going through succession planning?

Focus on three pillars: Clear communication among all members; goal congruency – which includes understanding our differences – to align visions for the future; and conduct thorough financial analysis to confirm the farm's viability today and trajectory tomorrow.



Sherri Grosz, CFP®

Generosity and Impact Advisor

Abundance Canada

Phone: (519) 502-2112

sgrosz@abundance.ca

Why would someone choose to work with an integrated team of advisors?

Collaborating across disciplines ensures well-rounded advice, as each advisor has a different specialty. For example, someone considering a farm transition may already have a team of advisors, including an accountant, lawyer, and financial advisor. If there is a charitable component, I would join the team as their Generosity and Impact Advisor, making sure the plan is aligned with their values, while also being strategic and impactful.

What is one piece of advice you would give to a farm family going through succession planning?

Start early and stick with it! Finding the best plan for your operation is a process that takes time to get right. As a Generosity and Impact Advisor, I also encourage families to consider the legacy they want to leave. Including charitable goals can make your plan more meaningful and benefit your community for years to come.



Jason M. Schellenberg, P. App, AACI, PGCV, B. Comm. (Hons.)

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What value do farmers get from working with CAFA members?

CAFA members are among the best in their fields, committed to learning and professional growth. They bring clear thinking to complex decisions, combining financial, legal, and valuation insight so farm families can protect both their operation and their legacy.

What is one piece of advice for families going through succession planning?

Start early and treat succession like a business decision guided by family values. Seek independent advice backed by solid data. That approach turns emotional moments into clear, lasting plans that create confidence across generations.



Karla Rahn

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What value do farmers get from working with CAFA members?

CAFA members are proud to be part of Canada's agricultural community, to work with and learn from the many professionals in this industry. The organization provides a space for professionals to collaborate and keep current in this complex industry, and this leads to better service for farmers.

What is one piece of advice you would give to a farm family going through succession planning?

Succession is a process. Provide yourself with the space to practice vulnerability and curiosity. Plan, execute, evaluate, and revise. Become comfortable with formality.



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What value do farmers get from working with CAFA members?

Farmers will get an advisor who cares enough to belong to an organization whose entire focus is devoted to advising farm families across Canada. The level of experience and willingness to work together is second to none.

What is one piece of advice you would give to a farm family going through succession planning?

It's a plan, for the success of the farm. Keep this in mind and keep an open mind. No one around the table wants anyone to fail.

This issue's experts

Thank you to these experts for writing for this edition.

Chris Church is a three-time graduate of the University of Guelph (OAC'96, OVC'00, and Lang'23). He practiced as a dairy veterinarian for 15 years and spent six years with Elanco Animal Health, where he focused on improving farm businesses. He recently finished his Master's in Business, which involved researching production and farm profitability. He is a farm business coach and the owner of Central Dairy Solutions.



Jacob R.W. Damstra is a partner at Lerner's LLP in London, Ontario. He maintains a dynamic dispute resolution, litigation, and appellate advocacy practice involving commercial and insurance disputes, public and administrative law, health law, and environmental, municipal, and regulatory matters.



Denise Filipchuk, a Farm Management Consultant and Coach, a Certified Financial Planner (CFP), a Certified Workplace Mediator, a member, and Parkland Chapter Chair, of CAFA, Denise Filipchuk provides financial, strategic, and transition planning and consulting services, tools, and coaching to farm families; helping them become more successful in their businesses, relationships, and lives.



Joseph M. Hentz is a partner at Lerner's LLP in London, Ontario, combining legal and accounting expertise to advise clients in business law, land development, municipal matters, and commercial real estate. A former infantry officer, he brings a principled, client-focused approach rooted in trust, integrity, and strategic insight.



Michael Menzi grew up on a dairy crop farm in Southwestern Ontario, just outside of Monkton. He attended the University of Guelph and graduated with a Bachelor of Commerce. He started working for FCC in 2003 as a Relationship Manager out of the Walkerton office. He moved to the Listowel office in 2006 to be closer to the home dairy farm and in 2013, he took on the Manager of Business Development role. In April of 2023, Mike became the Senior Director for the Listowel district and he still helps manage the home operation, which is now strictly cash crop. He resides in Stratford with his wife Karen and two daughters.



Abe E. Toews, CFP, CLU, CH.F.C., ICD.D. is a highly experienced Chartered Financial Consultant with Beyond Wealth Consulting in Regina, specializing in business transition and exit planning. He has been part of the firm since January 2012. Prior to joining Beyond Wealth, Abe was the President of his own company, StoneCreek Financial Group, which he founded in 1999.



Possible cost pressures in 2026 reinforce drive to find efficiencies

As 2025 draws to a close, Canadian farmers are already eyeing 2026 with a mix of caution and determination. With input costs still elevated and markets uncertain, a solid year-end review can reveal new opportunities to boost efficiency, strengthen resilience, and build profitability for the year ahead.

By Michael Menzi, Senior District Director at FCC, in collaboration with Better Farming

As 2025 winds down, it's never too early to start thinking about next year's profitability. 2026 poses similar challenges to 2025 for Canadian farmers. Elevated crop input costs and softened commodity prices continue to squeeze margins, while global trade tensions and geopolitical instability add uncertainty. In this environment, finding cost efficiencies and focusing on productivity gains are more critical than ever.

Revenue and expenses remain top of mind for farmers. Although input costs have decreased from their 2022 peak, they have remained elevated and are trending higher. Unlike 2022, when strong commodity prices offset rising input costs, 2026 is shaping up differently.

While trade and geopolitical issues are largely out of farmers' control, focusing on what can be managed at the farm level can make a difference. Seeking value-added support from input suppliers and industry partners can help farmers make better decisions, improve efficiency, and boost revenue.

Do a solid year-end review with your team

A year-end review helps producers take stock on their operation. Compiling production records, operations income, and expenses provides a strong starting point. Benchmarking

the current year with previous years helps identify trends, positive or negative, and assess whether management decisions, such as cost-cutting, achieved their intended impact on the bottom line.

Production and operational revenue and expenses are usually intertwined and tell a story. Involving the entire team can also provide valuable insights on where operations improved and where challenges emerged, offering a macro-level overview of the farm's performance.

Gaining a deeper understanding of both past results and the farm's current state helps guide conversations on future strategies. What new approaches are needed? What unexpected risks or challenges emerged? Should you look at forward contracting or hedging to manage price risk? Do you need to revisit insurance coverage or mitigate weather-related risks? These are important questions to consider during your review.

Records keeping is key

Keeping good records is key to doing a great year-end review. Keep track of any key events through the year that tell the story of how and why the performance numbers were impacted. Two key areas that are important in any operation are working capital, which highlights the operation's ability to cover

short-term obligations such as monthly expenses and profitability, which measures performance against its debt obligations. While there are several other factors to consider, these two are strong indicators of cashflow and open the door for future planning.

Leveraging trusted industry partners is also beneficial. Livestock producers should connect with their vet and feed representatives to discuss trends and opportunities. In the same way, crop producers can sit down with their agronomist or input supplier to discuss potential tweaks to management based on what they've seen happen throughout the year.

Are you comfortable using financial statements to better manage your operation? A good place to start is by visiting the farm accountant or financial institution advisor. They are a valuable resource for these discussions and can identify key financial areas for improvements and help map out next steps. They can help identify trends, evaluate the plans, and provide additional support as needed.

A year-end review is an excellent planning tool. When you understand your operation, you can visualize previous trends and set new benchmarks. This could mean working towards an expansion or starting a new project. Staying informed about what is happening on the farm helps set



realistic targets and determine how to achieve them.

Small reviews throughout the year also help compare goals and performance while there's still time to make changes to realign with those goals.

Farm income statements facing pressure

Looking ahead, farm cash receipts are projected to increase 3.1% in 2025, but the uncertainty stemming from global trade disruptions could temper this growth. Livestock receipts are expected to grow in 2025, led by record strong cattle prices from a smaller North American herd size offsetting declines in grain and oilseed revenue. Globally, agricultural commodity prices remain under pressure as markets face trade uncertainty.

Understanding these dynamics can help anticipate how the income statements may shift and identify efficiency gains to protect profitability in 2026. While global factors point to uncertainty next year, overall, the industry is in a good financial position to endure a year of lean profitability.

Reflection and innovation come in pair

As Canadian agriculture faces another year of uncertainty, the farms that thrive will be those that embrace both reflection and innovation. A thorough year-end review – supported by diligent record-keeping

and smart data analytics – not only reveals the story behind the numbers, but also empowers producers to set meaningful goals and adapt to changing conditions.

By learning from the past and leveraging insights from every season, farmers can confidently chart a course toward greater resilience, profitability, and growth. The future belongs to those who turn information into action and see every challenge as an opportunity to build a stronger, smarter and more productive farm.

THIS ARTICLE IS UP TO DATE AS OF BEING WRITTEN, OCTOBER 20, 2025.

MICHAEL MENZI GREW UP ON A DAIRY CROP FARM IN SOUTHWESTERN ONTARIO, JUST OUTSIDE OF MONKTON. HE ATTENDED THE UNIVERSITY OF GUELPH AND GRADUATED WITH A BACHELOR OF COMMERCE. HE STARTED WORKING FOR FCC IN 2003 AS A RELATIONSHIP MANAGER OUT OF THE WALKERTON OFFICE. HE MOVED TO THE LISTOWEL OFFICE IN 2006 TO BE CLOSER TO THE HOME DAIRY FARM AND IN 2013, HE TOOK ON THE MANAGER OF BUSINESS DEVELOPMENT ROLE. IN APRIL OF 2023, MIKE BECAME THE SENIOR DIRECTOR FOR THE LISTOWEL DISTRICT AND HE STILL HELPS MANAGE THE HOME OPERATION, WHICH IS NOW STRICTLY CASH CROP. HE RESIDES IN STRATFORD WITH HIS WIFE KAREN AND TWO DAUGHTERS.

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Just like a Stanley Cup-winning hockey team, a successful farm needs more than one star player. Learn how collaboration among veterinarians, nutritionists, and financial advisors helps producers milk every opportunity for success.

By Chris Church, DVM, BSc (Agr), MBA, Farm Business Coach, Central Dairy Solutions Ltd.

Like many Canadians, I am a hockey fan. My team did not come close to winning the Stanley Cup, but I enjoyed watching Connor McDavid compete in the finals. His journey reminds me of many dairy farms. Connor is the best hockey player in the world, but more is needed to guarantee he will win a championship. He needs a solid team around him – defence, goalies, coaches – to win it all. Who do you have on the bench to help your farm business be more successful?

Traditionally, farmers and ranchers didn't see themselves mainly as business owners. However, most are actually their farm's Chief Executive Officer (CEO) by default. Even if you're skilled in primary production, such as cattle, you also need to understand agronomy, bookkeeping, human resources, and economics.

Courses are available to help you build your business skills, but many producers first ask their current advisors for help. In a national anonymous

survey of 150 dairy producers, we asked, "If you needed to learn more about a specific area like finances or production, where would you look first?" While some would talk to other producers (10.5%) or use the Internet (15%), most (67%) would turn to their current advisors for help (Figure 1).

Current advisory landscape

The survey results show a high level of trust in advisors, including veterinarians, nutritionists (production advisors), accountants, and lenders (financial advisors). One reason for using advisors is to gain useful skills, but they also help identify areas you might be missing. We can all become blind to things we see every day, a condition called 'Barn Blindness' (Croyle, 2019).

I have been a veterinarian for 25 years and recently returned to school to study business management in agriculture. If you hadn't noticed, I have a bias toward dairy cows. In clinical practice, most of my time was spent on scheduled visits with

dairy farms (herd health), which were meant to include health monitoring, but often mainly focused on diagnosing pregnancies. Over time, I became 'Barn Blind' to things not on today's list.

Our research group wanted to learn more about how Canadian advisors currently interact with dairy producers and with each other. We conducted an anonymous survey through various trade associations, and 100 veterinarians, nutritionists, accountants, lenders, and other farm advisors participated. We found that production advisors (vets and feed) and financial advisors (accountants and lenders) often communicate within their own groups for farms (e.g., vet to feed), but seldom across groups (e.g., vet to banker).

What can we learn from other countries?

In the 1990s, Pennsylvania State University and the Center for Dairy Excellence (CDE) introduced formal advisory groups called Dairy Advisory

Teams (DATs). They connected the root word for team (tème: a group of draft animals pulling together) to a group of advisors working collaboratively toward a common goal (Holden, 2014). DATs promote multi-disciplinary collaboration by inviting the farm's advisors to meet in person quarterly.

As part of our research, one of CDE's business advisors invited me to attend six quarterly meetings in Ohio. Participating farms ranged in size from 120 to 700 cows. Each meeting was attended by the veterinarian, nutritionist, lender, herd managers, and family members. The business advisor coordinated updates from the bookkeeper and served as the meeting facilitator. The main goal was to help producers understand their financial situation and identify steps to improve efficiency and profitability. The presence of family members helped them become more familiar with the connection between production and financials.

The advisors mentioned that DATs help keep everyone focused, resulting in better project completion. They also observed that succession planning became easier because family members were accustomed to discussing management and finances. Advisors warned, "Egos need to be checked at the door, and the entire focus needs to be on moving the farm operation forward."

Finally, one producer said, "My vet recommended that I consider this model. My inconsistent cash flow was stressing me out. I did not understand my finances and felt out of control. Working with this group has helped make my numbers clearer, and now I feel more in control. I wouldn't be farming today if I hadn't started using this."

Could teams work in Canada?

In our Canadian surveys, 8% of advisors reported participating in some form of roundtable meeting with their producers and fellow advisors at least once a year. The American DATs aim to meet quarterly, which might be more frequent than necessary for most Canadian farms.

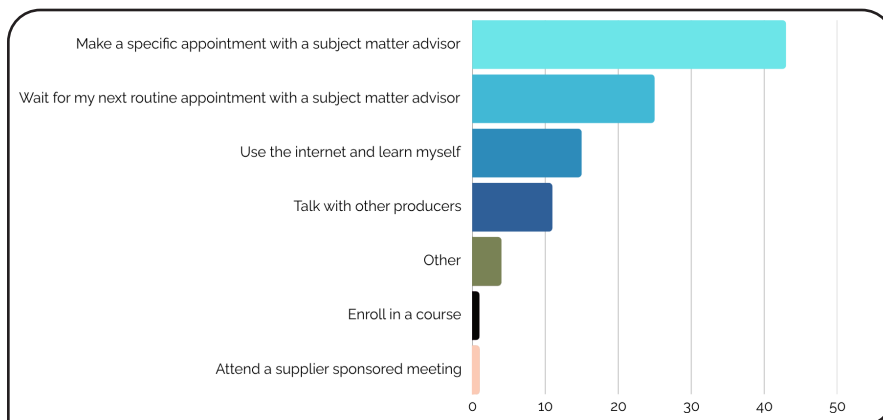


Figure 1. Producer opinions on where they look for information on production and finances.

I have asked various producers for their opinions, and most felt that meeting every six months would help keep projects on track without losing momentum.

Their main concern was the financial investment involved. Everyone agreed there would be a return on their investment, but they said they would need help in measuring it. If you are interested, I recommend starting with a facilitated Annual General Meeting (AGM). Producers should plan to share their farm goals with the team and advisors to identify top opportunities and metrics for the upcoming year.

Who is on your hockey team?

If we think of your farm as a hockey team, you are Connor

McDavid. You are in charge of the hard work of production. Relying on your advisors as a team will help you succeed as the CEO. Scoring goals is important, but our ultimate goal is to win the Cup of long-term financial success.

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More than loyalty



A tough lesson on the farm: What the Metske case means for your succession plan.

By Jacob R. W. Damstra and Joseph M. Hentz, lawyers at Lerner's

The recent Ontario Court of Appeal decision, *Metske v Metske*, reminds farming families that succession requires more than just family loyalty. It clarifies that promises alone may not secure future ownership in farming, highlighting that a succession plan must be documented and financially sound.

The Metske succession discussions

The Metskes operated a farm with a dairy quota, on a 152-acre property, and their son worked on another family property from 2003 to 2011. Reportedly, Mr. Metske occasionally stated to his son, "the farm will be yours one day," but these promises were never documented. Following a 2011 dispute, the son left the farm. In 2012, having decided to sell their dairy herd and quota, the Metskes met informally with their son and his partner to discuss a "staged" farm takeover. The plan included:

- Purchasing the herd for \$90,000, with the elder Mr. Metske co-signing a loan.
- Leasing the barn, quota, and farmhouse until cash flow stabilized.

- Buying the quota at market value, after one year.
- Purchasing the land at market value, after five years.

Although no final terms were set, the son and his partner quit their jobs, moved in, and began running the farm.

Relationships soured over the management of the farm. A 2013 loan attempt failed due to repayment terms that the farm's financials couldn't meet, resulting in an ending of succession talks. In April 2018, Mrs. Metske told the pair to leave by May of that year. The couple sold their herd at a loss and sued, citing broken promises and value of contributions.

The first judge's decision

Following the case, the judge dismissed most of the claims that the Metskes unfairly benefited from the initial agreement, but found that they had promised their son and his partner the dairy barn and land on "favourable but undefined" terms. The couple had relied on this promise, and invested years of work and money, for which the judge deemed warranted compensation.

A forced sale was impractical due to vague terms and limited purchasing

power. Instead, the judge awarded \$405,000 for lost earnings, herd sale losses, and property improvements, minus minor deductions.

The Court of Appeal's view

The Court of Appeal overturned the earlier decision, reducing the damages to \$31,700 for clear benefits the Metskes gained from the younger couple's property improvements. The court's reasoning offers three key lessons:

1. For a promise to be legally binding, it must be "intended to be taken seriously." The Court of Appeal found that the family's succession talks lacked firm commitment, with no settled price, timing, financing, or land details.
2. There was no documented intention to transfer the farm on favourable terms. All records showed the farm was to be sold at market value, with any benefits viewed as parental support.
3. The couple's reliance became unreasonable after failing to secure a loan and falling out with the parents. Promissory estoppel protects against breaking a clear promise, not against business risks taken by a party who can't complete the purchase.

Since the court found no binding promise, it examined whether the parents unfairly benefited, concluding that any increase in the farm's value wasn't clearly tied to the couple's work. Their contributions totaled \$33,700 in improvements, which was reduced by \$2,000 for damages to the farmhouse.

Implications for your farm's succession plan

The Metske case offers crucial lessons for farms structured as corporations.

- Write everything down.
- Document succession steps like selling shares or leasing quota, linking these to a transfer agreement. A lawyer-reviewed memorandum of understanding turns informal talks into formal agreements.
- Don't just "agree to agree."
- Shareholder agreements should explain how shares are transferred to provide a clear process for determining pricing and financing.

This minimizes dependence on family goodwill.

- Make gifts official.
- If parents intend to offer favourable terms, it must be clearly stated. Documents such as directors' resolutions, promissory notes, or separate agreements can confirm this intention.
- Financing should match the plan.
- Involve lenders early, ensure loan payments are manageable, and, if necessary, use staged share buy-backs or preferred shares to match repayment with cash flow.
- Separate rental agreements from ownership changes.
- Having separate agreements for rental arrangements and ownership changes ensures that if ownership negotiations fall through, rental arrangements can end without a lawsuit.
- Don't expect courts to force sales. Judges are unlikely to force a sale amidst vague terms or uncertain financing. Often, the only outcome is modest financial compensation.

Key takeaways

The Metske case shows that vague promises don't ensure property rights without clear terms and financial commitment. Embedding succession in legal and business frameworks isn't just bureaucracy – it's key to protecting your farm's future.

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Leading through uncertainty

Managing a family business can be as turbulent as navigating stormy seas, but with emotional self-awareness, financial clarity, and open communication, you can chart a steady course.



Photo by Jules Brodeur Photography.

By Denise Filipchuck, CFP®, Farm Management Consultant, Certified Financial Planner®, Certified Workplace Mediator, CAFA®

Managing a family business, along with family and business relationships, can feel like navigating through rocks in stormy waters. Stressors such as weather, lack of sleep, breakdowns, international trade issues, reduced profit margins, employees, and any number of issues can pile on to the existing and often underlying business, as well as family or personal challenges.

Emotional self-awareness is a key attribute of successful leadership, whether as a formal leader in a management position, or as a self leader within a team. Successfully managing a team, or simply managing yourself within a team, is often dependent on how you show up. Having the ability to both identify and regulate your emotions in the moment, reflect on your actions, and be willing to learn from mistakes will help with

engaging constructively in conflict. This will assist in decision-making processes and enable more effective team leadership through turbulent times, while maintaining or improving mental health and promoting healthy relationships.

Emotional self-awareness

Having the ability to recognize and name your emotions helps create a safe space for open, honest dialogue – reducing the sense of isolation that can grow during times of stress. Giving yourself permission to not have all the answers, and being comfortable admitting where you're less confident, is a powerful aspect of self-awareness. It allows you to focus on your strengths while seeking support in areas that need improvement. Gaining clarity in this way enables you to make informed decisions, navigate the business effectively, and lead your team with confidence and peace of mind.

Financial leadership

Lacking financial knowledge or understanding can often erode confidence. This could cause negative impacts on both management decisions and relationships, leading to increased levels of stress, mental health, and overall wellness challenges to you and to members of your team. Conversely, having an in-depth financial understanding of the operation, with the ability to effectively utilize that knowledge, is fundamentally important for the business to persevere through times of adversity.

Analyzing your operation's ever-changing working capital and cash flow situation is key to successfully navigating times of reduced profitability. This should be done in conjunction with updating the business's net worth statement and credit portfolio review, as well as prior to any additional large cash withdrawals, down payments, new

loan payments, etc. Analyzing all short-term credit requirements and measuring against the options to service those requirements will assist management with identifying areas of strength, as well as those areas that are in need of amendments. This will help to ensure an adequate timing of cash flow.

Being mindful of the types of credit available and their sufficiency to meet cashflow needs, without sacrificing profit, is crucial to ensuring maximum success. Consider both the actual working capital and the anticipated timing of marketability to ensure that, should delivery be delayed or inventory be held longer to capture a stronger market, adequate cash reserves or credit facilities are in place to manage the situation successfully.

Understanding your cash flow situation at least 12 to 18 months in advance will provide clarity and should there be issues, you'll have time to deal with them well in advance. A proactive approach to ensuring sufficient

working capital and cash flow will reduce risks of shortfalls, help to strengthen relationships with creditors and suppliers, and give you the confidence and peace of mind to navigate the business appropriately.

Inclusivity within the team

It is vitally important that every family member can clearly identify and communicate their personal, family, and farm business goals, and that these goals are understood and respected by all members of the family. Not only will this help to create an environment of understanding, but it can also establish a baseline for designing the right solutions within the family business for both the individuals and the business. Providing a forum for the safe, respectful, and productive communication of goals is a fundamental part of creating a strategic plan that has alignment and commitment within the team.

Navigating through the storms of uncertainty and tighter profit margins is stressful and can have negative impacts

on mental health. Collaborating in building and sharing the strategic plan with the team through effective communication can create a strong culture of leadership. Leading from within can significantly help with decision-making processes and with the implementation of the plan. This will improve team morale and the overall success and profitability of the business, while also relieving personal stress. By staying aware of emotions, maintaining financial clarity, and communicating and collaborating effectively, you can strengthen not only your own mental health, but also navigate through the storm with a team of mentally healthy leaders.

AS A FARM MANAGEMENT CONSULTANT AND COACH, A CERTIFIED FINANCIAL PLANNER (CFP), A CERTIFIED WORKPLACE MEDIATOR, A MEMBER, AND PARKLAND CHAPTER CHAIR, OF CAFA, DENISE FILIPCHUCK PROVIDES FINANCIAL, STRATEGIC, AND TRANSITION PLANNING AND CONSULTING SERVICES, TOOLS, AND COACHING TO FARM FAMILIES; HELPING THEM BECOME MORE SUCCESSFUL IN THEIR BUSINESSES, RELATIONSHIPS, AND LIVES.



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Don't leave your exit to chance

Your farm isn't just a business – it's your legacy. Learn how asking the right questions, building a strong team, and planning early can turn your farm exit into a win, rather than a scramble.



Photo by Jules Brodeur Photography.

By Abe E. Toews, CFP, CLU, CH.F.C., ICD.D, Beyond Wealth Consulting Inc.

As farmers approach their farm business transition or exit, they are confronted with several questions: When do I want to exit? How much do I need from my farm to fund my retirement? Who will take over the farm business? What will I do after I exit?

Many farmers don't ask themselves these questions until it's too late, leaving them to settle for less than they hoped for. Getting the right support early on can help address business exit challenges and ensure the post-exit lifestyle you want – and deserve.

Achieving your biggest goal

A successful farm transition or exit plan has one fundamental goal – financial independence, although achieving this is more of a need than a goal.

Financial independence means you no longer rely on your farm business for financial security, and a farm transition cannot truly be considered successful unless the owner is financially independent after stepping away. While most farmers don't leave their

business solely for money, they do expect fair compensation for a lifetime of hard work. The real challenge lies in maintaining their current lifestyle after the exit, which requires careful planning and precise execution.

As a farm business owner, your final business management decision may be the most important business decision you have ever had to make. I believe all farm business owners have three questions they need to ask: who will take over, when will I exit, and how much will I receive?

Over 90% of business owners do not have a clear, well-defined transition plan in place, yet over 80% of business owners want to exit their role in the next 5 to 10 years. I believe the same holds true for farm business owners; does it for you?

It's time for a plan

Creating a solid and well-thought-out exit plan will force you to look at your farm business in a more detailed way, helping you to determine if your farm business is ready to sell or transition. It will also help you maximize your farm's value.

- As part of your plan, you need the following:
- A business plan: What are management's goals?
- A transition/exit plan: What are the owner's goals?
- An estate plan: What are the family's goals?

It is important to understand that farm business transition planning is not an event, but a process. It may take two to three years to get the result you want, especially if you are transitioning the business to family members or key employees. There is a learning curve for them to fully understand the inner workings of the farm business, which they will need in order to have a good chance of success.

An integrated process should include the following:

- Perform a financial needs analysis to determine your retirement income needs.
- Set the owner's transition objectives.
- Determine the current non-farm business assets.
- Have a family meeting to discuss the plans.

- Next, perform a business analysis:
- Determine the value of the farm business. Is it maximized?
 - Is the farm business saleable or are changes needed?
 - Will it be a share sale or an asset sale?
 - Is the corporate structure in place to make for a tax efficient sale? Ask who your potential buyers are:
 - Will this be a transition to family members? At what price?
 - Will this be a sale to key employees? At what price?
 - Will this be a sale to a third party? Who? Do you have a contingency plan?
 - Will the family be okay if the farm business owner dies or becomes disabled before the transition happens?

- Who would run the farm business until it can be sold or transitioned?
 - Does the family know where all the important documents and information are kept? Put together your wealth and estate plan:
 - Draft a new will to reflect the current circumstances.
 - Determine the final taxes your estate will pay.
 - Determine your family's charitable giving goals during your lifetime and in your estate.
 - Draft a wealth plan to manage the new funds from the transition or sale.
- Developing a successful farm business transition plan requires a good team. You will need an accountant, lawyer, and a tax specialist, but most

importantly, you will need a "quarterback." This person will need a strong working knowledge of all the issues affecting your situation, and they will need to bring an integrated process to the table. It is important that this "guide" has been through the process many times and can help with the relationship issues that will arise. The right quarterback, or guide, will bring all the pieces together to create a solid plan for you to implement.

When should you start to plan your retirement or exit?

My honest answer to this question is: the day you start your farm or business.

If you haven't yet, it is time to start a conversation about your transition or exit plan; it is never too early or late to start. I often hear from farm business owners that they don't start because they don't know where to begin, however, I would like to urge you to be proactive; don't wait until health or family issues force your hand.

How can you begin? Call a farm advisor and begin the conversation. The first meeting is on us!

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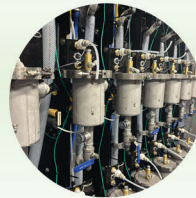


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