



Farm Credit Canada

Canada

January/February 2009

# AgriSuccess

## JOURNAL

### *The Wealthy Barber* speaks to producers

Leaving home may be  
your best education

A young farmer success story

Is goal setting really  
worth the effort?



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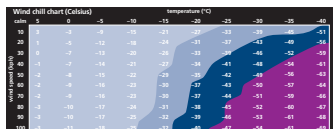
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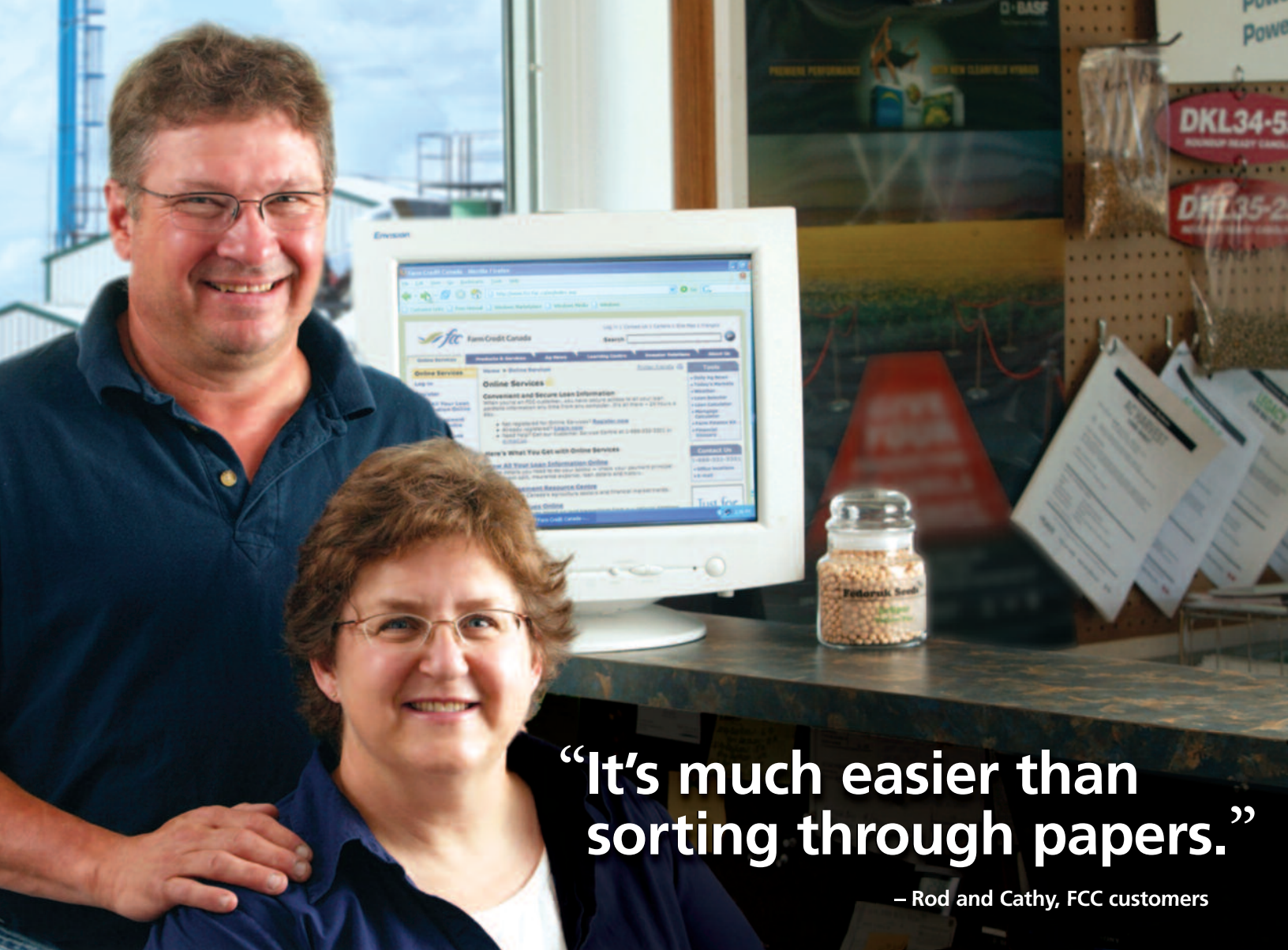
#### On the cover:

David Chilton, author of *The Wealthy Barber*

Cette publication est également offerte en français.

AgriSuccess Journal has been honoured with industry and trade publication awards, including:

- Canadian Farm Writers' Federation award for periodicals; Bronze 2006, 2007, Gold 2008
- Canadian Agricultural Marketing Association (CAMA) Awards; Merit 2006, 2007



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# Letter from the editors



KEVIN HURSH AND ALLISON FINNAMORE

**M**agazines usually report on research conducted by other entities. For this edition of AgriSuccess Journal, we worked with Farm Credit Canada's research department to provide a snapshot on the goal-setting practices of producers across the country.

Original data is a treat when you're trying to develop a unique perspective on a time-worn topic such as goal setting. How many producers set goals for their farm operations? How often are those goals committed to paper?

The FCC Vision Panel conducted a survey and nearly 1,000 producers took the time to respond and provide comments.

The survey results are both encouraging and disappointing. You'll find out why as you read the pages ahead.

You can share your own thoughts or ideas on goal setting, or read what other producers have to say, by visiting the new FCC Vision Community at [www.fccvision.ca](http://www.fccvision.ca)

We'd also like to use this space to do a bit of bragging. At the Canadian Farm Writers' Federation annual meeting held in Comox, B.C., in October, AgriSuccess Journal won the gold award in the category of General Periodical. This follows bronze awards for the Journal in both 2006 and 2007.

For the purposes of the competition, a periodical is a publication that doesn't accept advertising from external sources. The silver award in this category went to Glenn Cheater for Canadian Farm Manager: Functional Foods, while the bronze award went to Lilian Schaer, Ontario Veal Association: The Real Deal about Veal!

Our thanks to all the journalists across the country who help make AgriSuccess Journal an award-winning publication.

And thanks to you for reading. If you ever have comments or story ideas, please email us at [info@AgriSuccess.ca](mailto:info@AgriSuccess.ca) or call 1-888-332-3301.

AgriSuccess Journal is a magazine dedicated to helping producers advance their management practices by providing practical information, real-life examples and innovative ideas that foster personal solutions.

## AgriSuccess JOURNAL

### This month's contributors

#### Kevin Hursh, Editor

Kevin is a Saskatoon-based consulting agrologist specializing in communications. He has been an agricultural journalist and broadcaster for more than 25 years. Kevin also operates a grain farm near Cabri in southwestern Saskatchewan, growing a wide array of crops.

#### Allison Finnamore, Associate Editor

Allison specializes in cultivating words. Based in New Brunswick, she is an agriculture and business communicator with nearly two decades of experience. She contributes to publications nationwide and works to help industry promote farming and rural living.

#### Owen Roberts

Owen, a native of Mitchell's Bay, Ont., teaches agricultural communications at the Ontario Agricultural College, University of Guelph and is director of research communications for the university. He is also a freelance journalist and broadcaster.

#### Hugh Maynard

Hugh is a specialist in agricultural communications based in Ormstown, Que. A graduate in farm management from Macdonald College (McGill University), Hugh is a seasoned journalist and broadcaster.

#### Peter van Dongen

Peter is an agricultural journalist and communications consultant based on Vancouver Island. Born and raised on a dairy farm, Peter is a professional agrologist with work experience on many different types of farm operations.

#### Mark Cardwell

Mark is a writer and freelance journalist who lives in the Quebec City region. He is a regular correspondent for a dozen newspapers, magazines, trade and specialty publications in Canada, the United States and Europe.

#### Lorne McClinton

Lorne has worked in the communications field for the last 20 years as a journalist, photographer, scriptwriter and corporate writer. He divides his time between Quebec and his grain farm in Saskatchewan.

The editors and journalists who contribute to AgriSuccess Journal attempt to provide accurate and useful information and analysis. However, the editors and FCC/AgriSuccess cannot and do not guarantee the accuracy of the information contained in this journal and the editors and FCC/AgriSuccess assume no responsibility for any actions or decisions taken by any reader of this journal based on the information provided.

*The views expressed in this journal are those of the authors and do not necessarily reflect the opinion of the editor or FCC/AgriSuccess.*

# New program offers tax-free saving



BY LORNE MCCLINTON

**Y**ou now have even more incentive to save money. On January 1, the federal government's new tax-free savings account (TFSA) program came into effect. Introduced in the 2008 budget, the program allows every Canadian over 18, with a social insurance number, to save up to \$5,000 dollars every year – tax-free.

Many Canadians take advantage of RRSPs to set aside money for retirement. While taxpayers receive a tax deduction for every RRSP investment they make, this initial investment, plus any growth the investment has, becomes taxable income when money is withdrawn. TFSAs work in much the opposite way.

**"It is a great vehicle for retirement, but it is not tied to retirement in any way."**

TFSA investments are made in after-tax dollars but the principal, plus any interest, dividends or capital gain the investment makes, remains tax-free. Funds can be withdrawn at any time for any purpose and can be replaced at a later date without affecting future contribution amounts. If an investor deposits less than \$5,000 into a TFSA in a given year, the unused portion is carried forward for use in future years. Higher-income spouses can make deposits into a lower-income partners' account. Any investment that qualifies for an RRSP can be used as a TFSA.

"It is a great vehicle for retirement, but it is not tied to retirement in any way," says Kelvin Shultz, owner of Wheatland Accounting in Fillmore, Sask. "Farmers can use them as part of their risk management process. If you have some

extra cash to put away in a good year, you can stick it in there and you won't be taxed on it when you take it out in a bad year."

Unlike RRSPs, there are no tax disincentives to making large withdrawals from a TFSA. For example, if you wanted to use \$20,000 from your RRSP savings to renovate your shop, you would need to take out up to \$37,000 to pay for the renovations and cover the taxes on your withdrawal. Paying for the same renovation with TFSA money would have no tax implications at all. This has particular resonance for pensioners who will be able to make withdrawals without worrying about having their Old Age Security and Guaranteed Income Supplement payments clawed back.

Since capital gains, interest and any other investment income earned in a TFSA are not taxed, savings can really build up over time. An example used in the federal budget had an individual contributing \$200 a month to a TFSA for 20 years. Averaging a 5.5 per cent rate of return, earnings would total about \$11,045 more in a TFSA than if the investment had been made in a regular savings account. And there's thousands in potential savings in retirement clawbacks.

"This program is going to have very broad appeal," Shultz says. "By the beginning of 2009, every financial institution will be offering them." Financial and investment advisers should be able to supply all the details and answer any questions. ♦



# Commit your goals to paper



BY KEVIN HURSH

**M**ost producers have goals for their operation. They believe goals are important. But unless they're written down, goals tend to be vague and are often little more than a hope or dream.

Through its Vision Panel, Farm Credit Canada asked producers across the country – in all sectors of production – about their goal-setting habits.

**Many indicated that they know their goals would be more powerful if committed to paper.**

Ninety per cent of the 997 respondents say they believe setting goals increases the likelihood of their farming operation's success. When asked if they've set specific goals, 85 per cent responded that they have. That's an extremely high number when compared to the general public.

Those who do set goals provided some excellent feedback on their successes and failures, and what processes they use. You can read more about that in our feature story on goal setting you'll find on page 12.

Eighty-six per cent of producers setting goals say they've discussed them with others. Respondents most commonly reported setting goals on a yearly or long-term basis, and just over half (52 per cent) say they most often review their goals on an annual basis.

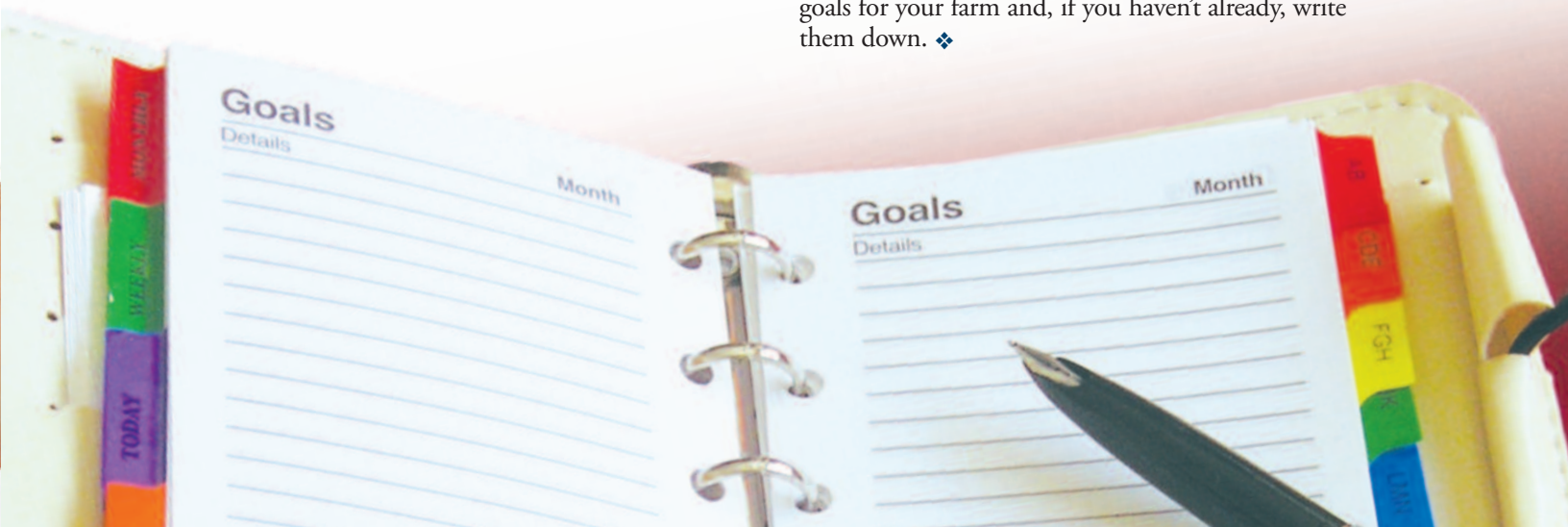
There are a number of reasons respondents gave for not setting goals. Some are unsure how to do it. Others say they're too busy, or that goal setting is too difficult in partnership situations. Some say there are so many external factors a producer can't control that goals are a waste of time. Still, the survey results are a strong endorsement of the value and importance of goal setting.

Does having goals help you accomplish more? Seventy-one per cent of those who did set goals say yes, while 25 per cent are unsure. Four per cent of respondents say no.

The big disappointment is that few producers who set goals report actually writing those goals down. Of the 845 with specific goals for their operation, only 32 per cent say any of them are written down, leaving 68 per cent who have not committed their goals to paper. In the open-ended comment section of the survey, many indicated that they know their goals would be more powerful if committed to paper – yet few producers have done so.

When written, goals tend to be more specific with defined timelines. They're easier to share with others. You can look at them to remind yourself where you're at and where you're going. The written form is also a prompt for when it's time to officially adjust one or more of your goals.

It's a new year. It might be a good time to review the goals for your farm and, if you haven't already, write them down. ♦



# Leaving home may be your best education

BY MARK CARDWELL

**T**hough he grew up on a layer farm, Emmanuel Destrijker says the idea of owning his own poultry business only came together after he'd finished school and moved away from home.

"I had no idea what I wanted to do with my life," recalls the 34-year-old egg producer from Quebec. "So I decided to travel and work in jobs related to agriculture."

While harvesting grapes in France and working on a fish farm in his home province, Destrijker learned he had a real passion for agriculture.

That desire only grew as a result of the specialty courses on farm management he took at an agricultural college. The courses also helped Destrijker make up his mind to go into the poultry business. "It made sense," he says. "It was something I knew pretty well."

Chickens had always been a big part of the Belgian-born Destrijker's life. His first visit to Canada at age five was spent mostly on a Montreal-area layer farm that was owned by family friends. During the trip, "my parents fell in love with Canada. When we got home, they sold everything and we moved back here 10 months later."

The Destrijkers bought an existing egg-laying operation with 28,000 layer hens in St-Ludger, a farming village near Quebec City. Destrijker, like his two younger siblings, spent most childhood mornings and weekends picking and packing eggs for the family business.

It was that first-hand experience in the poultry business that helped Destrijker, whose parents were too young to retire, come up with a novel way to create his own business.

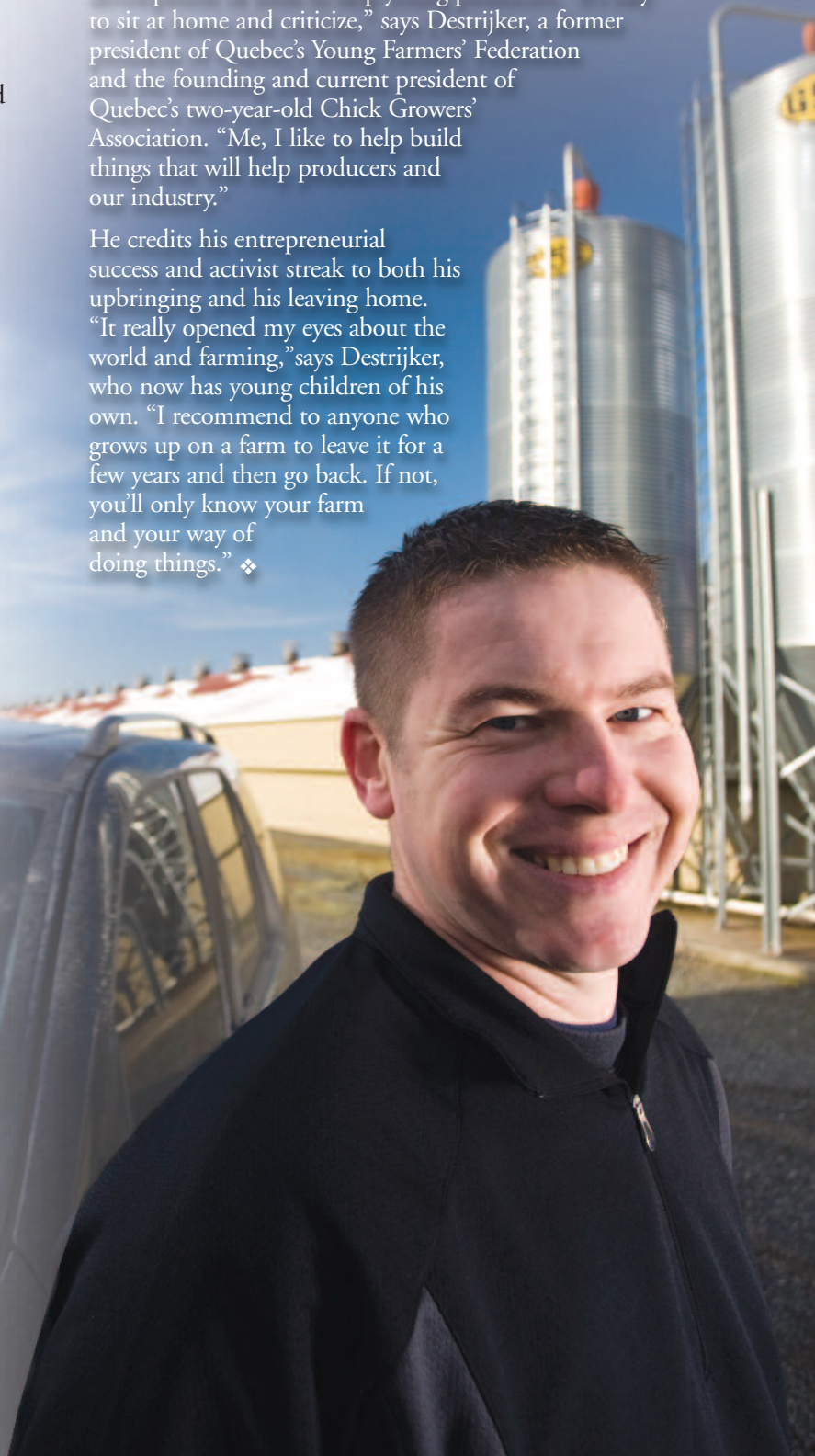
"A problem my parents always had was getting their laying hens from a single source," he explains. "So I suggested that I would raise chicks and become their main supplier."

With the financial backing of his parents, Destrijker bought a 425-acre woodlot near Plessisville, a 90-minute drive from the family farm. He constructed a building to raise newborn chicks to around 20 weeks, when they begin laying. In January 2002, he received the first of the two shipments of the 54,000 day-old chicks he gets each year.

Three years ago, Destrijker added 22,500 laying hens and egg production-and-sale to the mix.

In addition to building a successful business, he's devoted many hours to the promotion of agriculture and the development of tools to help young producers. "It's easy to sit at home and criticize," says Destrijker, a former president of Quebec's Young Farmers' Federation and the founding and current president of Quebec's two-year-old Chick Growers' Association. "Me, I like to help build things that will help producers and our industry."

He credits his entrepreneurial success and activist streak to both his upbringing and his leaving home. "It really opened my eyes about the world and farming," says Destrijker, who now has young children of his own. "I recommend to anyone who grows up on a farm to leave it for a few years and then go back. If not, you'll only know your farm and your way of doing things." ♦



# Protect yourself with a communication plan



BY ALLISON FINNAMORE

**Consider all angles and outcomes of a disaster.**

**D**isasters happen. And when they do, will you have a plan on how to communicate? You've likely already thought about disaster plans in relation to crop or animal contingencies and recovery strategies. But consider a communication plan within that broader disaster plan for your farm, local rural municipality or industry association.

If flooding wipes out your crop, fire rips through your barn killing livestock, your sewage lagoon breaks containment or there's a sickness outbreak linked to your farm, a strategic communication plan can help you and your association deal with questions from the public and media.

Communication plans outline key messages and how you'll share those messages. But a lot of independent businesses owners, including producers, focus on daily business. The communication plan is often left for that rainy day that never seems to come.

Consider the advantage of having a farm spokesperson designated to handle media calls. It ensures a professional image with a consistent message. It also shows that despite the disaster, you're in control and managing the issue.

You can develop your communication plan the same way as any other strategic plan.

- Do a situation analysis. Simply put, where is your business communication now? What are your key messages about your farm to the community?
- List goals and objectives. Consider all angles and outcomes of a disaster on the farm.

- Focus on the health and welfare of people and animals. Environmental impacts follow closely behind. Farm losses, regional economic impact or rebuilding – although important – are less significant.
- Ensure your plan includes open lines of communication with officials like police or veterinarians. In a major disaster, such as a fire or disease outbreak, they may handle all communication.
- Keep your messages short and simple.
- Identify your target audience. The farm community? The general public? You can use industry jargon with the farm community, but avoid it with the mainstream media.
- List specific ways of delivering your message.
- Be concise and intentional with your words. Nothing is off the record with media.
- Include a timeline and budget.
- Check with your producer organization to see if they offer media training or a handbook.

A good communication plan includes what you're going to do, when you're going to do it, who is doing it and how much it's going to cost.

Like you would with your disaster plan, review your communication plan periodically to ensure it's still applicable. And don't be afraid to revise it. Farm business changes and management plans should evolve too.

With the right communication plan, you'll be ready – just in case. ♦




# *The Wealthy Barber* speaks to producers

BY LORNE MCCLINTON

It's been 20 years since Dave Chilton, then a young and unknown author, published *The Wealthy Barber*, a book that offers common sense ways to build personal wealth. Much to Chilton's surprise, the book went on to sell nearly three million copies, becoming the best selling Canadian book of all time. In this legendary investment tale, a fictional Sarnia, Ont., barber named Roy teaches three young investors basic saving and investment concepts.

The book's two main principles are still valid today: pay yourself first by saving 10 per cent of your paycheque and invest regularly.

Chilton will be speaking at FCC Forums across the country this winter. AgriSuccess Journal caught up with Chilton for a preview.



**Why has *The Wealthy Barber* been such a consistent seller since you first published it in 1989?**  
Chilton – I think that any time you have a success like that, there's a lot of luck involved, number one. And number two, you must have good timing. Both came together with *The Wealthy Barber*.

**One of the concepts that sticks with people is the idea of paying yourself first.**

I think it was a key theme. Other books have pushed it over the years, but it was *The Wealthy Barber's* fundamental teaching. You have to save. You have to spend less than you make. And here's the most effective way to do it: pay yourself first. I repackaged a lot of old-fashioned, common sense advice and made it more accessible.

In broad strokes, *The Wealthy Barber's* message is to pay yourself first, spend less than you make, and try to build up an RRSP. We also look at wills and insurance.

**Another theme in the book is how important it is to plan.**

If you don't have a plan, you're never going to make it anywhere. The ad hoc approach to managing your money has proven to be very unsuccessful and the interesting thing is putting a plan down tends to again almost lead to a self-fulfilling success. It crystallizes in your mind where you're trying to go. It makes it much more likely that you'll be disciplined. So a plan is key. The other thing is keeping it simple. A fundamental message of *The Wealthy Barber* is, you don't have to become an expert on the stock market or forecasting interest rates or understanding GDP growth in Tanzania. You really just have to do four or five common sense basics on an ongoing basis.

**How do the principles of your book apply to the agriculture industry?**

A lot of financial planning advice comes from farming. Even common expressions – like

## **If you don't have a plan, you're never going to make it anywhere.**

putting something away for a rainy day – come from agriculture. It's interesting that one of the primary teachings young farmers have to grasp is that the good times don't roll on forever in any industry, whether it's farming or book publishing. You have to learn to live within your means and set money aside for the future. Farmers are always looking for efficiency. It's such a hyper-competitive industry that people are always looking for more efficient ways to do things. The industry has come a long way on that front.

### **Many farmers put all their money back into the farm instead of diversifying with some off-farm investments. Is there a risk of putting too many eggs in one basket?**

When I told people I was speaking at FCC Forums, they said that was one of the things I should talk about. It's not always possible and it's not always easy to diversify, because we are looking to build efficiencies and invest back into ourselves and our businesses. But many farmers have done this exclusively and have their entire financial future riding on the farm.

Realistically, the farmers that have talked to me aren't going to start trying to become wealthy by investing in stocks or opening a franchise. They love farming, but they aren't going to pour every cent back into the farm either. Their financial plan was to be properly insured, have a will, run the farm to the best of their abilities, live within their means, try to max an RRSP and slowly pay off their debt. This is not a bad way to go, and it avoids having everything tied up in your farm. Having all your eggs in one basket is also a liquidity problem; you can't easily monetize without selling the farm.

### **You've mentioned several times the importance of starting young. The average farmer in Canada is in their 50s. Is it ever too late?**

No it's not, but you can't be naive. The mathematics don't care about your age. When you are starting to save at an advanced age, whether you are a farmer or a teacher or anybody else, you have to set aside a significant percentage of your income. Flipping a switch and becoming

a super saver at age 50, when your habits have already set in, is very difficult. It's not impossible. That's why I don't preach, "Start young." I preach, "Start now." I don't care how old you are. Get your savings going, and start making the proper adjustments to your lifestyle to set aside something for the future.

### **So from what you're saying, financial planning really seems to be about common sense?**

It really is about common sense, self-discipline and trying to harness the power of your greatest ally, time. That's why I tell parents not to worry about teaching their children about RRSPs and insurance, but make sure you teach them to save. Building the saving habit and building the planning habit at a young age are absolutely vital. I don't care if it's their allowance money or gift money from Grandma or work money from delivering newspapers. Build the habit of setting aside 10 or 15 or 20 per cent of that money, because that habit will carry them through adulthood. ♦

Check out [www.fcc.ca/learning](http://www.fcc.ca/learning) for upcoming FCC Forums featuring David Chilton.





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# Is goal setting really worth the effort?

BY KEVIN HURSH

**M**any people make New Year's resolutions, but the commitments are often short-lived. The goals you set for your farm business need not meet the same fate. While you can't predict the weather or farm commodity prices, a written goal is still an important business tool.

In her work with the Painchaud Performance Group in Winnipeg, Michelle Painchaud helps big and small businesses with their long-term vision and the goals that are the stepping stones to reaching that vision.

Painchaud says most people aren't naturally good at goal setting. But with the right process, setting goals can be a great benefit for any business. For one thing, it helps get family members and staff on the same page. It's easier to understand your role on a team if you know what the team is trying to accomplish.

"Everyone's expectations need to be taken into account," Painchaud notes. "People are more focused when they know where they are going."

She recalls a workshop on goal setting that she held in Atlantic Canada. A family had a heated discussion



and then left the workshop to continue their conversation. As a result of trying to set goals, they realized everyone had very different expectations. They ended up selling the farm.

## **“Vision without action is hallucination.”**

Fortunately, the process usually results in a stronger, more focused operation that has a better chance

of succeeding. Painchaud cites the case of a large greenhouse in southern Ontario that has become a leader in the industry because it has a vision and took the time to develop the goals to realize that vision.

“Vision without action is hallucination,” Painchaud says. “Written goals help to focus and it’s best to be proactive rather than reactive.”

She says it’s also important to set SMART goals (specific, measurable, attainable, realistic and timely), noting that “being more profitable” is not a goal in itself. There also needs to be a balance between the farm business and lifestyle issues.

That’s a big issue for Gordon and Sonia Decker, who farm near Strasbourg, Sask. They’ve struggled to separate business from family, so they’re making it one of their goals. Gordon is the farm’s production manager, while Sonia is the marketing manager. They also have children aged seven and four.

“We hope to get the business out of the home, at least to some degree,” Sonia explains. “Right now, they’re so intermingled that it’s hard to tell where the farm ends and the family begins.”

Gordon and Sonia have been taking the FCC sponsored CTEAM farm management training offered through the George Morris Centre in Guelph. While they always knew their farm needed a plan and a set direction, CTEAM has helped them move forward.

They also have a goal to improve farm management information so they can make more informed decisions. For example, Gordon wants to track production on each field, so he can eventually move to the precision application of inputs.

“We’re trying to be more efficient first,” says Gordon. “We might grow in size after that.”

Building a viable farm operation hasn’t been easy, but the farm has come a long way since 1997 when Gordon owned only 160 acres of land. They now seed 3,400 acres. They’re keeping the cropping mix relatively simple in an effort to be more efficient.

Goals need to be written. Gordon and Sonia have discovered that takes some effort.

If you’re looking for help in setting goals for your business, look into workshops from agricultural

organizations like FCC. You can also visit the AgriSuccess Journal website at [www.fcc.ca/journal](http://www.fcc.ca/journal) to download a free copy of a SMART goal setting worksheet. When it comes to goal setting, stick with basic, time-tested principles.

Having well-established goals doesn’t guarantee success, but it does make success far more likely. ♦

## **Producers share their opinions about goal setting in the FCC Vision Panel:**

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Most success comes from planning and knowing where you want to be and what you want to do.

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I started setting specific goals for my farm about five years ago and though some years are harder than others to reach those specific goals, I am slowly but surely reaching them.

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If you can measure the result, you can evaluate and make changes if need be.

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After writing down goals, reference them regularly to check progress.

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Goal setting has helped open communication between my husband and me.

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Before setting goals, we were floating and just making decisions in the moment.

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From my own experience, you should write goals and at least annually review.

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Goal setting can be helpful because it’s a guide to keep everyone on the same track when things aren’t working right.

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The only way to stay on track is to have defined goals and a regular schedule of evaluation.

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Goal setting included production plans, but also life insurance, wills, estate planning, succession planning and exit strategy if required.

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# Be careful what you ask for (you may get it)



BY HUGH MAYNARD

Setting goals is a funny process because it's not something we do every day, and may not do on a regular basis. Although the outcomes from setting goals can be some of the most significant of our personal and professional lives, we often don't seek any training or instruction.

Sometimes, we're not even sure what we want to achieve when we do sit down to plan out the future.

## What do I want to achieve in life?

Sure, we all want to be happy and successful, but that doesn't amount to much as a goal when we can't even describe what that means.

This is the hard part of the process – what do I want to achieve in life?

Even if your goal is to make lots of money, if there's no purpose inherent in the achievement of that goal – money for more free time, money to buy more farm land, money to donate to a worthy cause – what's the point?

The key in goal setting is to have layers. Start with a big picture, then add smaller goals that are specific, measurable and achievable in the short term so that you know when you've arrived.

A big-picture goal for a farm might be simply to create a successful business that provides a minimum standard of living for your family and sufficient free time to enjoy other pursuits. Not complicated, but how will you accomplish that?

A set of sub-goals might look like this: a farm large enough to pay for two employees, a diversified production portfolio (grains and livestock) to maximize the use of capital investments (buildings, equipment, etc.) and a focus on certain niche crops to add value and maximize income potential. Each of these goals then has specific objectives including amounts and timeframes.

Sounds good – but be careful what you ask for. It can take a lot of time to accomplish these goals, and it's not always easy to keep a balance between “success” and

some personal aspects of your life. Which is the second important aspect of goal setting – revisit goals on a regular basis and decide whether they're still what you want to achieve.

Lastly, goal setting is a big deal, so it needs to get off to a good start. Get feedback from your spouse, your friends and your advisers to make sure your aspirations are well grounded. Check websites like [www.managementhelp.org](http://www.managementhelp.org) and [www.farmcentre.com](http://www.farmcentre.com) to help make sure your goals are realistic, achievable – and give you contentment in the accomplishments that follow. ❖



# Mighty flax meets heart disease head on



BY OWEN ROBERTS

**E**ggs containing beefed-up levels of omega-3 polyunsaturated fatty acids – popularly called omega-3 eggs – have been a runaway success in Canada. They’ve captured about 15 per cent of the egg market, while fetching producers a 25 per cent premium. Health-conscious consumers pay more for omega-3 eggs, because they’re getting a federally sanctioned health benefit.

## **“Let’s connect agriculture and health care cost reduction.”**

Ottawa says omega-3s are essential nutrients for maintaining general health, normal growth and development. And with omega-3 eggs, developed through research at the

University of Guelph, consumers get eight times more omega-3s than with regular eggs.

But many consumers don’t know the omega-3 advantage starts when the egg-producing hens eat a flax-based diet. Flax is rich in omega-3s. The beneficial fatty acids are passed through the chicken to the egg.

The Canadian Prairies are a major producer of flax for the world market. Does anyone see a marketing opportunity here?

The Flax Council of Canada does. Through a value-added initiative called Flax 2015, it’s sponsoring a two-year clinical study at the Canadian Centre for Agri-Food Research in Health and Medicine, at St. Boniface Hospital Research Centre in Manitoba.

The study will examine the role of ground flax in preventing or minimizing the risk of heart attack, stroke or other coronary illness. Researchers will watch what happens when 250 people with cardiovascular disease, mainly in their legs, consume 30 grams of flax every day.

Thirty grams is about three heaping teaspoons. That’s a modest amount, if it helps clean out the participants’ clogged arteries, and opens the door to better health.

To make consumption easier, the study participants will have the flax added to everyday food items – muffins, bagels, pasta and nutrition bars, among them. No pills, capsules, injections, suppositories, or whatever. Just good old milled flax, mainly from Manitoba, donated to the study by Pizzey’s Nutritionals of Angusville.

The 30-gram dose is based on two years of pilot study testing by Dr. Grant Pierce, executive director of research at St. Boniface Hospital. He calls flax a “superhero,” praising its numerous active ingredients and wondering if that gives the oilseed multiple angles for tackling disease.

Over the next two years, he hopes to find out. His study, funded by Agriculture and Agri-Food Canada, and the Agri-Food Research and Development Initiative, involves actual sick people. Some can hardly walk. Watching them benefit from flax supplements could be a strong testimonial.

It all makes sense to nutritionist Kelley Fitzpatrick, director of health and nutrition for Flax 2015.

“Health and nutrition claims play a major role in marketing crops and food products,” she says. “Companies who can’t show scientific data to back up their claims will get nowhere.”

If the companies are successful, producers will benefit too. For example, should the St. Boniface study conclusively show flax improves cardiovascular patients’ health standards, producers should be able to look to new markets.

“Health sells,” Fitzpatrick says. “Let’s connect agriculture and health care cost reduction. Let’s get people hooked on agriculture, not drugs.” ♦



# Understand the cold facts



BY PETER VAN DONGEN

## The best way to fight cold-related injuries is to prevent them.

**A**t this time of year, one of the most common dangers faced by producers clear across the country comes from the weather. Unlike other occupations, choosing to stay indoors on a blustery cold day is often not an option for producers – especially when livestock are involved. Exposure to cold can be hazardous and in some cases life-threatening, so it pays to know the facts.

Two of the most common cold-related injuries are frostnip and frostbite. Frostnip is a mild form of frostbite, where only the top layer of skin freezes. If you have ever felt a painful tingling or burning sensation on your

skin when working in the cold, you may have experienced this condition. Affected skin appears yellowish or white, but still feels soft to the touch. Fortunately, if you respond quickly and gradually warm the area, the frostnip disappears and you can prevent more serious damage.

Frostbite is a much more severe condition where both the skin and the underlying tissue are frozen. Researchers estimate this can occur within 30 to 60 seconds after the first sign of frostnip. The affected area becomes numb, while the skin tends to appear white and waxy, and feels hard to the touch.

If you experience these symptoms, warm the area slowly – preferably using body heat (such as a warm hand).

Better yet, seek immediate medical help. Extreme cases of frostbite can cause gangrene and may require amputation.

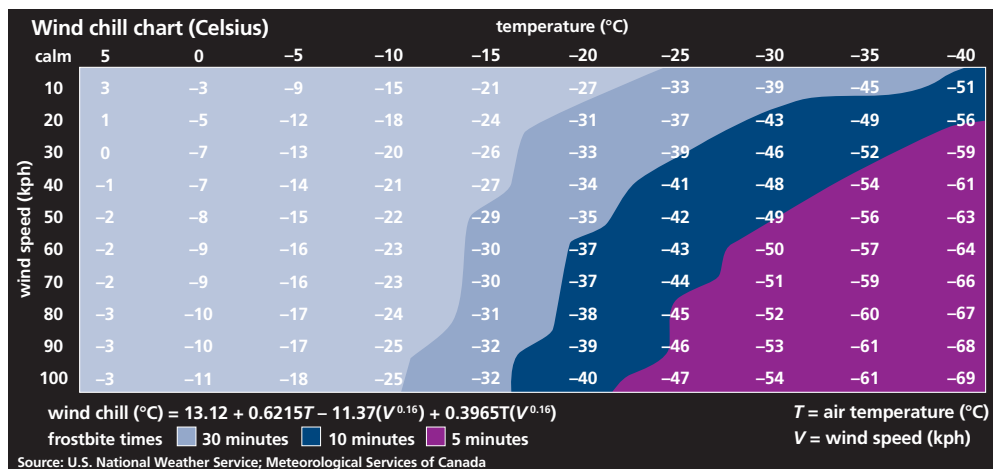
While frostnip and frostbite primarily affect your extremities, hypothermia occurs when your body core starts to lose heat and drops below the normal 37 C. Symptoms include persistent shivering, reduced mental

alertness, and poor muscle control and co-ordination. (Beyond hypothermia, consider the indirect risk of these symptoms if you happen to be working with equipment.) Continued exposure can progress to a life-threatening condition where shivering stops, unconsciousness sets in, and cardiac arrest may occur.

As the old saying goes, your best offence is a good defence, and the same holds true here. The best way to fight cold-related injuries is to prevent them. Start by checking the weather report so you can plan and prepare. According to Environment Canada, the risk of frostbite increases rapidly when the wind chill factor is between -28 and -39. Beyond that, frostbite on exposed skin can occur in less than 10 minutes.

Dressing in multiple layers of clothing is the best way to stay warm and comfortable. For your innermost layer, choose polypropylene or another synthetic fabric that wicks moisture away from your body. Wet clothes can lose up to 90 per cent of their insulating value, so staying dry is a critical factor. Of course, proper gloves, boots and a hat are also important.

Many of the other precautions to prevent cold-related injuries are common sense. As a last resort, make sure you and your employees know the signs and symptoms of cold overexposure so you can respond quickly. ♦



## Ag Day in Canada and our 50th anniversary

What are you doing on January 28? Do you want to be part of something big? Join us at Ag Day in Canada as 89 communities across the country celebrate the people who live and breathe agriculture. This one-day event is free and open to all producers and agribusiness operators, FCC customers and non-customers.

“FCC created Ag Day in Canada to recognize the importance of the industry and provide timely and relevant information to producers throughout the country,” FCC President and CEO Greg Stewart says. “It’s great to raise awareness about what’s happening here in Canada, and on the world stage, and what it means for the future.”

Agriculture is an amazing industry and is the backbone of a strong and healthy Canada. Farmers generate \$130 billion in consumer sales each year and provide jobs for one out of every eight Canadians in the workforce.

Agriculture supplies more than our food and drink – it contributes to health care, renewable energy, a clean environment and delivers countless other benefits to people in all walks of life.

Agriculture is an industry with enormous potential and it’s growing in ways unimaginable a generation ago. Safflower oil is being used to produce insulin, hogs contribute to many medications and soybean crops are a component of environmentally friendly oil paint, just to name a few.

So, what does the day hold? Those who attend Ag Day in Canada will hear from industry leaders about new innovations and technologies that can be incorporated into their business.

We will provide leading-edge information about the 2009 production year. We’ll share innovative ideas and practices from customers, industry leaders and experts, ranging from GPS navigation to energy conservation. We offer the opportunity for you to connect and share ideas with each other about the future of agriculture.

FCC will also celebrate an exciting milestone at Ag Day in Canada celebrations. This year marks our 50th anniversary. We began with one product in 1959 and over the years, we’ve listened to our customers and we constantly adapt our products and services to serve agriculture’s emerging needs. Now we’re proud to serve more than 50,000 customers. What a journey it’s been!

We look forward to taking time over the next year to reflect on the past achievements of our customers and the industry, and look toward the future with optimism and excitement.

“I am so proud to be part of this dynamic industry and am continually impressed by the drive and passion of producers and agribusiness operators,” Stewart adds. “Their pride in what they do is awesome and inspiring.”

So, join us on January 28 at an Ag Day in Canada celebration near you to connect with others and open your mind to exciting new ideas and trends. Above all, celebrate that you are part of a progressive and sophisticated industry like none other!

RSVP today to reserve your place. For more information, visit [www.AgDayinCanada.ca](http://www.AgDayinCanada.ca) or contact your local FCC office at 1-800-387-3232.





# Ag Day in Canada

## Be part of something big

Join us this January as we gather in 89 communities across Canada to celebrate the people who live and breathe the business of agriculture.

### What's right for your operation?

View presentations that feature industry specialists assessing some of the latest advances in ag innovation and technology. Get perspective from a range of agriculture's emerging movers and shakers.

**Wednesday, January 28**  
**1 – 3:30 p.m.**

For more information, visit [www.AgDayinCanada.ca](http://www.AgDayinCanada.ca) or contact your local FCC office at 1-800-387-3232.



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