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A clear vision for the family's Saskatchewan grain farm has helped Taylor Phillips set his sights on success. (Page 4)

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From the Editor



I'm impressed and amazed by the upcoming generation of farmers. They're enthusiastic, innovative and full of energy. And they make it clear that farming is their passion.

More young farmers are women. More have a post-secondary education. Most have a clear vision of why they want to farm, and most aren't shy to say they love agriculture.

They tend to be leaders in adopting new products and techniques. They typically bring fresh approaches to old problems.

Carving out your own place on the family farm isn't always easy. Neither is succession planning. There can be personality conflicts and hurt feelings; management styles can clash. Farming with family can have drawbacks, but hopefully these are outweighed by the positives.

There was a time when the sibling who didn't go to college or university was the one most likely to take over the farm. That's certainly not the case today. Agriculture is attracting the best and the brightest young people ever.

Most young producers are eager to learn. They realize that youthful exuberance doesn't entirely compensate for a lack of experience. They often make personal sacrifices in order to build up their production base too.

To all the young farmers out there, follow your dreams, but make sure you crunch the numbers and have a plan. And remember to maintain a healthy work-life balance. Too much play can obviously cause problems, but too much work isn't healthy either.

And take time to listen to a bit of history from your elders. It'll help give some perspective to your planning.

We appreciate your feedback and story ideas. Email kevin@hursh.ca or tweet @kevinhursh1.

This FCC publication is dedicated to helping producers advance their management practices. Here, you'll find practical information, real-life examples and innovative ideas for your operation.

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Your Money

Explore your financial and time management options

BY LORNE McCLINTON

It's easy to let your books get behind when busy times hit and getting the crop planted or harvested takes top priority. Unfortunately, this is probably when timeliness is most important, because it's when big dollars are rolling in and out of your bank accounts.

"If you aren't staying on top of things, it's easy to miss something," says Mike Armstrong, a financial planner with Richardson GMP in Saskatoon who farms near Rouleau, Sask. "Sadly, things like this happen far too often and they can have a significant impact on your operation. In the worst case scenario, they can bring your operation to a grinding halt."

On the other hand, being timely with your financial management tasks offers bonuses, Armstrong says. Some vendors offer discounts and better terms if you pay your bills before they're due.

How do you stay on top of all the little details? The trick, Armstrong says, is to sit down at either the start or the end of the day and make a list of important upcoming tasks that need to be done. Then set your priorities.

"I'm a big proponent of Steven Covey's Seven Habits of Highly Effective People," Armstrong says. He particularly appreciates Covey's quadrant method.

"Organize your tasks into four quadrants. In the first, list things that are urgent and important –

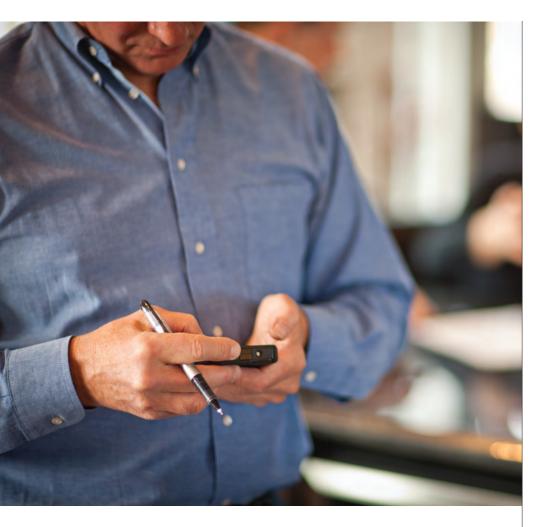
	Urgent	Not Urgent
Important	Necessity Lock in basis price	Quality and Leadership Meet with accountant
Not Important	Deception (avoid) Go online for business and get distracted by personal emails	Waste (avoid) Scroll through all satellite TV channels after lunch

those that have to be done right away." The second quadrant is for things that are not urgent but are important. The third is for things that seem urgent but are unimportant, and the last for things that are neither urgent nor important.

Once categorized, it's easy to tell which tasks you need to deal with right away, what can be delegated to someone, and what can be put off. Armstrong cautions that while this sounds straightforward, it's easy to get so caught up with quadrant three – tasks deemed urgent that are actually relatively unimportant to your operation – that you don't get around to doing the quadrant one priorities.



Your Money



Simplify financial life

Not that long ago, if you wanted to deposit a cheque or pay a bill, you had to drive into town to visit the bank or the post office. Now you can do both right from your tractor.

"When we received a fuel bill that was due in 30 days at our family farm, my mother used to make a note on the calendar of when it had to be paid," says Armstrong. "Today, you log into your bank account and schedule the system to pay it automatically when it comes due.

It's been taken care of in one quick step. You can put that job behind you and move on to the next."

Some banks let you deposit cheques with your smartphone. Just take a picture of it with your phone's camera and upload the photo into their system to document the deposit. No need to make the 45-minute drive from the family farm, which will save time, fuel, wear and tear on your vehicle – and all the other expenses that go with it, Armstrong says.

STREAMLINE YOUR BOOKKEEPING



Manually entering every transaction you made at your bank into your bookkeeping program is an exacting, time-consuming task. Today, you can download all your transactions directly from your bank account into your bookkeeping program or onto a spreadsheet.

There are smartphone apps that let you use your device's camera to capture a picture of your receipt and enter the transaction details. The AgExpert Mobile app, for example, is available for iPhone or Android and works in tandem with AgExpert Analyst accounting software to wirelessly transfer mobile transactions to a home computer, saving time.

Tools to streamline your bookkeeping tasks are steadily improving and will become ever simpler to use. However, no matter how sophisticated the app, technology's effectiveness will still depend on how well you manage your priorities and stay on top of your business.



Wise beyond his years

BY KEVIN HURSH

Although he only started farming full time last year, Taylor Phillips has a clearly defined vision for the family grain farm in the southeast corner of Saskatchewan. Just 26, he is assuming a major role in the management of the 5,000-plus acre operation.

Taylor's dad and mom, Randy and Betty, are the principles. His grandfather still helps out from time to time and his younger brother Brayden remains involved, even though he works in Regina.

It was Brayden gaining a full-time position as a firefighter that precipitated Taylor coming back to the farm. But in many ways, it seemed to be his destiny all along.

His mother always wanted him to try other life paths, and that's why he enrolled in the University of Regina's School of Business, majoring in finance. During the summer breaks, he worked for RBC and then FCC.

After graduating in 2011, Taylor worked for Viterra as a junior merchant and then with Richardson International as a field rep buying grain and providing crop inputs. All of his work experience was ideal for a return to the farm, but he's still hungry for knowledge and attends numerous workshops and informational events every year to learn about being a top farm manager.

"Dad is more than willing to give up some of the decision making," Taylor says. "Our parents never raised anything but managers. They were happy to share the farm's cost-and-return information even when we were quite young."

Taylor hopes his parents remain active in the farm for many years to come and that his brother carves out a permanent role within the operation.



"The family farm with a corporate structure has a great future," Taylor says. However, he's also a believer that all the parties involved need to be committed to agriculture for the operation to be successful.

Conservative approach

While many younger producers have expansion as a key goal, Taylor is more interested in maximizing returns on the existing production base. Land prices have escalated quickly in his oil-rich region around Lampman, Sask., and he's taking a cautious approach to investing in additional land.

"If interest rates chug up, it could dramatically affect the economics of the ag sector," Taylor says. He has talked to many experienced producers who have gone through tight times in the past. His financial

Young Farmer

projections are based on conservative estimates, such as canola yields of 30 bushels an acre.

While some producers will contract as much as 40 per cent of their expected production before seeding, Taylor's experience as a grain merchant and buyer has instilled in him the need to balance forward contracting with the inherent risks involved.

He doesn't want to get caught buying out a contract due to a production shortfall, so he chooses to keep pre-seeding contracts at less than 20 per cent of expected yields. Even then, the price needs to be profitable before he's interested.

Canola, durum and canary seed have become the mainstays of the farm. Weather in recent years has proven to be too wet to produce good lentils, so that crop has been dropped. Soybeans are being tried this year for the first time and Taylor is hopeful they will become a strong portion of the rotation. The soybeans will be marketed in nearby Estevan or with a grain company across the line in North Dakota.

A solid operation with open communication

Taylor and his brother Brayden are the fourth generation on the farm. All but about 600 acres is owned and the debt load is low. Cash flow is carefully analyzed.

With an 80-foot air drill, the farm has ample seeding capacity. As well, a top-end high clearance sprayer covers acres in a timely manner. However, their combining capacity is maxed out. Even with the addition of a grain cart, it's sometimes a stretch to keep up with maturing crops. This is a constraint that may require additional investment.

Planning is accomplished through daily breakfasttime meetings, and the family enjoys open communication, but Taylor would like to see a more structured approach. "One of my key priorities is to establish a weekly Monday meeting so nothing is missed."

Taylor is keenly aware that he will be building on an already strong farm foundation. "We are lucky to be working with what previous generations have already established."

TAYLOR'S TOP PICKS



Where does Taylor go for farm management information and practical tips? The experts at FCC Ag Knowledge Exchange events. Watch for his favourites, below, coming to a community near you in 2014-15.

Ag Outlook 2015 features ag experts offering insight into agriculture economics, weather and commodity markets, plus an update on the state of agriculture in Canada

The 6 Key Habits of Successful Farm Families with Dr. John Fast gets producers planning for the future

Commodity Marketing with Victor Aideyan helps farmers mediate risk through strategic marketing plans

Find a complete list of event dates and locations at **fcc.ca/events**.



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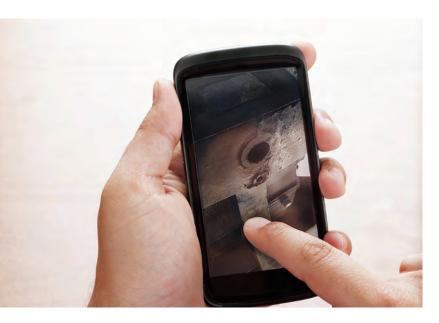




Game Changers

From party lines to iPhones

BY KEVIN HURSH



A text beeped on my phone as I was seeding this spring. It was from one of our sons who was running a rented land roller on a field seeded to chickpeas just a few days earlier. The entire drawbar had let go on the tractor. The hydraulic hoses were stretched, but there was no other damage.

Another son was dispatched to help get the outfit running again, but they were baffled. Where the drawbar attached to the frame of the tractor, there were two holes – one large and one much smaller. I couldn't visualize what they were dealing with until they texted a picture from underneath the tractor.

Then it made sense. A pin went through the front of the drawbar and the pin was held in place with a flat-iron strap and a threaded bolt. The threaded bolt must have fallen out. I communicated by text that the main pin wouldn't be far from where everything pulled apart, and a reply text a minute later confirmed my suspicion.

Without the texted picture, I would've had to stop the seeding outfit to sort out the problem. We take instant communication for granted these days.

Just a few days earlier, the lack of communication had been a big hindrance when I was doing some custom seeding for a neighbour. Cell phone coverage is terrible in that area, making it hard to cope with the little issues and questions that popped up. Many producers in that dead zone use two-way radios.

The upcoming generation of farmers, the twenty-something crowd, will be the last to remember what the world was like prior to this digital age. So as the years roll on, the adoption rate will no doubt increase.

If you have employees, it may be interesting to ask how many of them are up to date with the latest email, texting and digital photo technology. Most likely not all are early adopters.

Email and Twitter are replacing rural radio as the place to find out the latest on price trends, product availability and emerging pest issues.

Of course, modern communication methods can also create challenges. You can be so busy checking your phone that the task at hand suffers. What's work and what's just socializing?

But the technology is here to stay. There are now workshops and information events promoted almost entirely through Twitter or about Twitter or mobile technology. Webinars abound, with many of them archived so you can view them when convenient.

For those of us old enough to remember party-line telephones, where a number of neighbouring farm families shared the same phone line and you could listen in on other people's conversations, the communications revolution is truly amazing.



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Beef, or cattle? Selling into the beef value chain

BY TRISH HENDERSON

With record-high prices for all classes of cattle and soaring grocery store beef prices, cattle producers got a boost of optimism in 2014. But it's still no time to be complacent.

To maximize profitability, beef industry players – from cow-calf producers to packers – need to know and understand what their direct customers are looking for, according to Brian Perillat, manager and senior analyst at Canfax, the market analysis division of Canadian Cattlemen's Association.

"Disconnect along the beef value chain has always been a struggle for our sector, but this also presents a huge opportunity to improve information flow in order to better satisfy consumer preferences," Perillat says.

Value drivers change

To begin with, it's essential to understand the price of beef at the wholesale and retail levels is strongly related to Canadian fed cattle prices.

"The quarterly change in cattle prices in Canada tends to lead changes in consumer beef prices. When cattle prices increase, beef prices increase and vice versa," writes market analyst Kevin Grier, in a recent report. Grier notes cattle prices are more volatile than consumer prices, partly because grocers have more control over their own retail pricing than packers or cattle feeders do over cattle prices.

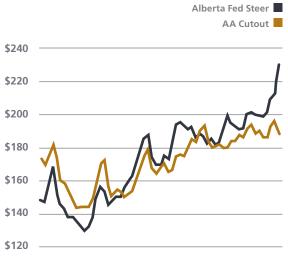
The impact of record beef prices, and the fact that beef is becoming more expensive relative to other meats, is a source of concern for Grier. Retailers are finding it more difficult to feature beef as a sale item and how consumers respond to higher beef prices will have a big impact on the sector.

According to Perillat, however, widespread media attention of tight beef supplies and associated high prices has helped prepare retailers and consumers for higher beef prices. He recommends cattle producers watch beef wholesale (cutout) prices as an indicator of beef demand.

"The AA and AAA cutout value is the weighted average value of all components of a carcass at a wholesale price; it tells us what the packer is selling beef for. Cutout prices are more responsive to the marketplace than retail prices, which can be inconsistent due to retail features," he says.

Fed Steer (rail) and Cutout (AA) Prices

Jan. 2009 to Jan. 2014 (\$ Cdn per cwt)



Source: Canfax

Historical data shows a strong correlation between fed steer prices and AA cutout values. The recent change in the spread between cattle prices and cutout value indicates tight cattle supplies, which are squeezing packer margins. Higher values for by-products, such as hides, are also helping push cattle prices higher.

Perillat also sees changing consumer preferences affecting Canadian beef and cattle prices.

"In the past, loins drove fed cattle prices, but today fewer people are cooking roasts. Recession and

changing lifestyles have led to increased demand for ground beef - it's easy to prepare, consistent in quality and one of the cheaper beef items on grocery store shelves."

Canada has typically imported large volumes of ground beef from non-NAFTA countries, but increasing beef demand from other nations, like China, means global beef supplies are disappearing faster than ever.

Feedlots mitigate price risk

Cattle feeders and packers have also been feeling the effects of tight supply.

"Dwindling cattle numbers make it increasingly important for packers to secure a steady supply of fed cattle to consistently meet the demands of their retail and food service customers," Perillat says. "And several years of negative margins in the feedlot sector have also led to more sophisticated feedlot management."

As a result, forward contracts have become an appealing way for both packers and feedlots to mitigate risk. According to Canfax data, Alberta's largest packers forward contracted 48 per cent of their supply in 2013 - a 21 per cent increase over 2012. The logistical challenges posed by country of origin labelling have also led to more forward contracting by U.S. packers procuring Canadian fed cattle.

Forward contracts mean fixed prices, so feedlots selling contract cattle will focus on gain and feed conversion to maximize profit. But despite the recent popularity of forward contracts, carcass quality is still important.

Carcass grading focuses on two components: meat quality, such as marbling, and red meat yield (also called yield grade). The ideal carcass will achieve "Prime" and "Yield Grade 1."

"An understanding of the Canadian beef grading system is crucial for all cattle producers," Perillat emphasizes.

Canadian quality grade criteria for youthful cattle

Grade	Muscling	Rib Eye	Marbling**	Fat Colour and Texture	Fat Depth
Prime AAA AA A	Good to excellent with some deficiencies	Firm, bright red	Prime – slightly abundant AAA – small AA – slight A – trace	Firm, white or amber	2 mm or more
B1			Not specific	Firm, white or amber	< 2 mm
B2	Deficient to excellent	Bright red		Yellow	
В3	Deficient to good	Bright red		White or amber	Not specific
B4	Deficient to excellent	Dark red		Not specific	
E *	Pronounced masculinity				

^{*}E-grade cattle may be youthful or mature **minimum marbling requirement for each grade

Source: Canadian Cattlemen's Association

Premium potential

Approximately one-quarter of finished cattle are sold to packers on a grid (formula) system, offering set prices based on the quality grade and yield grade of each carcass. Top-grading animals are usually in short supply during spring and summer – coinciding with peak grilling season – thus Canadian packers pay higher grid premiums in these months.

Some branded beef programs also pay more for superior product. Grid premiums of up to \$30 a head are paid for Certified Angus Beef* qualifying carcasses in Canada, according to that brand.

"To maximize these marketing opportunities, you have to know how your animals will grade," Perillat advises. Further down the value chain, cow-calf producers need to anticipate and respond to consumer demand.

"Think about how you'll market next year's calf crop when bulls are turned out in the spring. Will heifers be sold as replacement stock? Will calves be marketed as antibiotic-free, implant-free or

grass-fed? What prices are projected for when those calves will be sold? And what will it cost to raise those calves?"

Perillat suggests cow-calf producers talk to cattle brokers, feedlots and auctions to learn what attributes are valued. If you can meet a buyer's specific criteria, you may be able to earn a premium.

Calves that can be marketed as natural have typically brought \$5 to \$10 a hundredweight more than average, he says. Age-verified and preconditioned animals also tend to earn market premiums of \$3.58 a hundredweight and \$6.93 a hundredweight, respectively, according to a 2013 study of two Alberta auction markets.

To maximize profitability, Perillat recommends cattle producers focus on two areas of their business.

"Know your cattle – how they perform in the feedlot and on the rail – to make sure you don't undersell them. Then understand your costs of production and determine what price you need for your animals."

KNOW MORE, WORRY LESS

According to a recent survey of FCC Vision Panel members, a majority of Canadian agriculture producers feel they aren't well informed about the Canada-EU trade agreement (54%) or the Canada-Korea free trade agreement (75%). In fact, only about 1% categorized themselves as being very informed about either deal.

It seems the lower the level of knowledge, the more likely there's a high level of concern related to each trade deal. Learn more about CETA and CKFTA at international.gc.ca; click: I Am Looking For ... A Trade Agreement.

> Vision is Canada's largest agriculture focused research panel. Members are in primary production, all levels of agribusiness and agri-food, agriculture-related studies and businesses with a direct association with agriculture. Membership is free, participation is voluntary and individual responses are kept confidential.

Help shape the future of Canadian ag. Visit fccvision.ca to register.

ways Twitter **y** can work for you

Technology expert Peter Gredig recommends you organize your Twitter account with lists to break your large newsfeed into a more readable format.

- Sort content into specific feeds for quick access by topic
- Follow lists, not people, and avoid clutter on your main timeline
- Access existing public lists to find like-minded people

And remember, you can also create private lists to hold topics of personal interest.



Take full advantage of your tablet with Flipboard. Once you've downloaded this free app, customize the news and social media feeds you want to access - including most major news and information sources. Twitter feeds and Facebook pages look better. Pictures practically jump out, and a simple tap brings them to life. Best of all, the whole experience is almost effortless.

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Photo credit: Sarah Umscheid Source: Conference Board of Canada, Valuing Food Report, June 2011



Source: AgCareers.com 2013 Canadian Agribusiness HR Review



Ask an Expert: Take Advantage of Twitter on Your Farm, Part 2 fcc.ca/Twitter2

Shining a light on succession monsters

BY ALLISON FINNAMORE

Many farmers – most business owners in general, in fact – don't create a succession plan because the first step is so hard, says Kevin Spafford. He's founder of Legacy by Design, a U.S.-based succession planning firm.

"The process of initiation is uncomfortable. It requires a completely different set of skills and abilities than most owners possess," he says.

"The soft issues are hard."

When expectations are unspoken

Facing matters such as active versus inactive children in the farm, the senior generation's own financial security and relationships between generations are only some of the emotional issues that can be challenging to talk about with family members.

Michelle Painchaud is owner and President of Painchaud Performance Group located in Winnipeg, and has over 20 years of human resources experience with prime focus on the agricultural industry.

"Succession is often about history, ownership, sweat and tears," Painchaud says. "The emotions can create more tension, more passion and often, more resentment."

Expectations left unspoken can fuel the emotional strain, she adds. Perhaps the older generation expects the younger to take over the farm, but hasn't broached the subject and has no idea the child isn't interested. That sense of obligation can widen the emotional divide, Painchaud says, and even the financial obligation parents feel towards their children can create an uncomfortable environment for discussion.

Communicate your objectives

Gone are the days when the family farm was simply passed from dad to the eldest son, Spafford points out. Today, partners may each have their own objectives, especially around farm income.

Active partners may want to grow the farm business and reinvest profits, while inactive ones often want to realize net income.

An attitude of animosity can prevail between active and inactive owners, according to Spafford. Adult children usually focus on their immediate family's security and business forecasts, with parents more concerned about a child's commitment and drive, their own diminishing authority and thoughts of increased dependence. "All of this must be brought to light."

"Many families don't talk. If communication is the heartbeat of family business, as one of my clients assures me, then a lack of communication is heart disease," Spafford says. "If it doesn't destroy the business, it will weaken it beyond the ability to function properly."

Painchaud agrees.

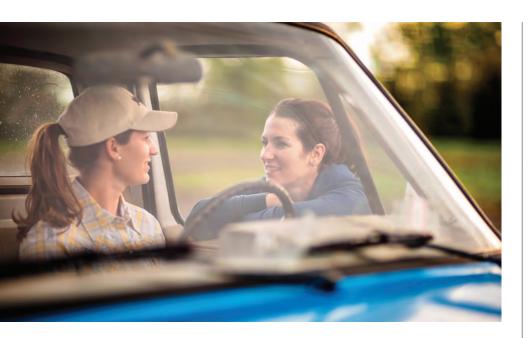
"I've seen many families begin to fall apart because the emotional side of succession planning isn't addressed or planned for," she says.

Make familiarity work for you

Woven into the reluctance to bring up the emotional issues of succession planning is the fact that the process involves some of the people who know you the best.

Spafford cites a 2007 Harvard Business School study by John A. Davis and Deepak Malhotra that shows it's hard for family members to listen to one another without judging what's being said. That's because these relationships are largely based on strong emotional ties and prior experiences, and can trigger greater reactivity, the study suggests.

Thinking about the emotional issues is often worse than the discussion itself,



"It's like the monster under the bed you were afraid of as a child. Once you shine the light on it, it's not that scary."

Spafford states. "It's like the monster under the bed you were afraid of as a child. Once you shine the light on it, it's not that scary."

Hold family meetings

Spafford and Painchaud both recommend regular family meetings held at a location where everyone is comfortable. An agenda that's circulated in advance lets everyone add to it. Meetings don't have to be overly formal or complicated, Spafford says.

"Mutual respect and common courtesy may help. And always conclude with

some form of action and agreement for followup," he says.

Overall, keep in mind your family members likely share a love of farming.

"Taking the time to have an in-depth dialogue is rare," Spafford says. "Yet succession and the inherent nuances of planning are critical to the long-term success of a family operation."

4 questions to kick off the succession conversation



Spafford recommends keeping the lines of communication open during succession planning, even with hard-to-tackle emotional subjects. He suggests these conversation starters.

- 1. Are you interested in participating in the family operation? Find out what capacity each family member would like to occupy, and if they're willing to personally invest.
- 2. Are you prepared to assume that role or responsibility now? Ask what it will take to get each person ready.
- 3. Who do you see as partners? Sometimes family members not active in the operation attain or retain an ownership interest, and sometimes not. If not, discuss how the family's business assets should be distributed.
- 4. What's missing? Uncover each family member's biggest question or concern regarding succession intentions, and what other succession-related topics could be added to the agenda at upcoming meetings.



David Irvine -The Family Business, Part 1 fcc.ca/familybusiness1





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Help available for exporters

In our industry, EDC is best known for their suite of credit insurance programs. How do these work?

Credit insurance products insure producers against the risks of non-payment on export sales. As part of due diligence, we check reliable credit information to determine the creditworthiness of buyers around the globe – should there be payment issues with an insured buyer, coverage is in place. The value to our clients is twofold: protection against catastrophic losses due to non-payment, and potentially larger loans from Canadian lenders against EDC-insured receivables.

In 2013, EDC supported 7,165 Canadian exporters, 413 of them in agriculture.

How else can EDC help Canadian producers with export business?

Our contract bonding programs can help free up cash and working capital that would otherwise be tied up in standby letters of credit. For example, EDC has issued guarantees to producers' banks, who in turn post the necessary security to the Canadian Grain Commission for a producer to become licensed.

EDC also offers financing programs, both to support the financing needs of exporters through a bank and to provide potential financial support to foreign buyers of Canadian goods and services.

Lastly, designated teams specialize in developing market intelligence and identifying forward-looking trends and opportunities in specific industries, including agriculture. We share this intelligence to help position Canadian companies for success, and use it to determine which foreign markets and buyers to target with business development and marketing efforts. Some of the activities that come out of these exercises include trade missions and buyer matchmaking programs.



Export Development Canada (EDC) is a government export credit agency. Like FCC, it's a wholly owned federal Crown corporation that's financially self-sustaining, operating on commercial principles. We asked Peter Hall for insight into the ways his organization protects and supports Canada's agricultural exporters.

PETER HALL

Peter Hall is Vice-President and Chief Economist for Export Development Canada. He has over 25 years of experience in economic analysis and forecasting

Ask an Expert



"China is adding about 40 million people to its middle class every year – that's more than the total Canadian population."

What is EDC's outlook for Canada's agriculture sector?

Growth of the emerging market middle class means the world is getting hungrier. Consider that China is adding about 40 million people to its middle class every year – that's more than the total Canadian population. Add to that 10 to 20 million people in India, an estimated seven million in Indonesia and five million in Brazil, and the numbers add up.

These new consumers are interested in buying more and higher quality goods. And they start with food. Their increased appetite for meat is putting exponential pressure on the world's crops – pressure that ultimately transmits across all food categories.

We see some of the greatest long-term growth prospects in the agriculture sector, and as a substantial net exporter of food, Canada is well placed to engage in this demand.

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Dust off your environmental plan

BY HUGH MAYNARD

How important are the environmental impacts of modern farming practices? Since the environment is the lifeblood of any farm, of course it pays to manage environmental risks. Your plan should cover integrating natural biological cycles as well as protecting and renewing the soil. Consider also how to minimize adverse impacts on health, wildlife and water quality.

Most producers are environmentally responsible and the industry has made huge strides in areas such as recycling of crop protection product containers. Still, environmental compliance is often seen as a cost with little or no monetary return from the investment or effort. This is sometimes true - but non-compliance carries its own set of risks that can be even more costly.

Managing environmental risks can be broken down into three basic categories: must do, should do and glad I did.

Must do

These are things required by regulation – you must do it, even if you dislike the paperwork that's inevitably involved. In Quebec, for example, most farmers must have an annual phosphorus report supported by soil tests and signed off by an agrologist as part of their fertilizer management plan. Non-compliance excludes farmers from government programs, and they face the possibility of fines – up to \$6 million for a corporation – in the case of criminal liability for extreme infractions.



Aspects such as overall farm environment plans fall into this category. Some farms have had these in place for nearly two decades and while they are not compulsory, they are the kinds of actions that promote best practices. If you have a plan in place it demonstrates responsibility. This can help with liability insurance and tips the balance in favour of the farm when questions are being asked.

√Glad I did

This category covers the first two plus all the other actions you can take to improve the environment - not because you necessarily have to, but simply because they're the right things to do. Windbreaks, wildlife refuges, buffer zones and proper disposal of everything from pesticide containers to old machinery all benefit the farm and the environment.

The court of public opinion can be unforgiving. Having a plan backed up by concrete actions is the best proactive strategy.

> l'environnement est l'élément vital de toute ferme.

Safety on the Farm

How sleep keeps you safe

BY MARK CARDWELL

Dr. Mohamed Hussain may practice in the city, but he has an inherent understanding of why harvest is a dangerous time of year for sleep-starved farmers.

"There is no substitute for sleep," says Hussain, a family doctor and sleep disorder specialist in Mississauga, Ont. "Biologically and behaviorally, we are made to be active during the day and sleep at night."

According to Hussain, eight hours of sleep allows a healthy adult to function with normal alertness, memory, concentration, mood, multi-tasking and productivity function for 16 hours.

Four hours of sleep gets you only eight hours of optimum activity.

"If you push yourself beyond that you will start making errors," says Hussain, who evaluates and treats people with sleep disorders at Mississauga's 12-bed Tri-Hospital Sleep Lab Centre West (sleeplab.ca).

"Like alcohol consumption, sleep loss (and) sleep debt reduce human performance and can lead to accidents," he says.

A recent American study found that a reduction of only one hour in the nightly sleep of a farmer over a two-week period produced a tenfold increase in their risk of having an accident.

Similarly, farmers who went an entire night without sleeping to finish an

operation were 30 times more likely to have an accident.

"Caffeine as a counter measure has very little effect in reducing this risk level," the study adds.

A review by the Canadian Agricultural Injury Surveillance Program reached a similar conclusion.

"Chronic lack of quality sleep may lead to daytime sleepiness, inattention to tasks and an inability to respond appropriately to hazards in the farm environment," it reads.

Though farmers with chronic sleep disorders caused by asthma, high blood pressure or sleep apnea need to have those conditions professionally monitored and controlled, Hussain says everyone can benefit from some sleep-inducing evening routines during busy times.

Most notably, abstain from drinking caffeine or alcohol in the evening (both can disturb sleep) and from taking sedating medications (which reduce sleep quality).

Hussain also recommends clearing the mind before bed by turning off electronic devices and making a list of things they need to do the next day.

"If you're feeling tired and sleepy, stop and take a nap," Hussain says. "And if you realize you're making errors or getting bored with the task at hand, stop, take a break, or call it a day."







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