

JANUARY / FEBRUARY 2014

real-life
farm management
stories

AgriSuccess



Ellen Gorter and Steven Boerchers are reviving a Manitoba dairy farm



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On the cover:

Mixing new farm management techniques with herd-building basics works well for Steven Boerchers and Ellen Gorter on their dairy farm at Beausejour, Man. (Page 4)

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- Canadian Agricultural Marketing Association (CAMA) Awards; Excellence 2009, 2010; Merit 2006, 2007, 2011

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from the editor



One story in this edition may raise a few eyebrows. As a magazine devoted to farm business management, we cover a wide range of issues, but a feature story on the water buffalo dairy industry on Vancouver Island stretches the imagination a bit.

Like most people, I didn't know anyone was raising water buffaloes in Canada, much less milking them. But when journalist Tamara Leigh pitched the story idea, we couldn't resist. In addition to the novelty, it's a great story of entrepreneurship and developing a value chain. We hope you enjoy the read.

There have been novel farm ventures in the past that have not met expectations. Back in the '90s, many producers diversified into ostriches, but that didn't turn out well for most. The elk industry did very well until chronic wasting disease curtailed the lucrative market for elk antler velvet.

On the other hand, the bison meat industry is thriving and many new crops that used to seem exotic have become mainstays on Canadian farms.

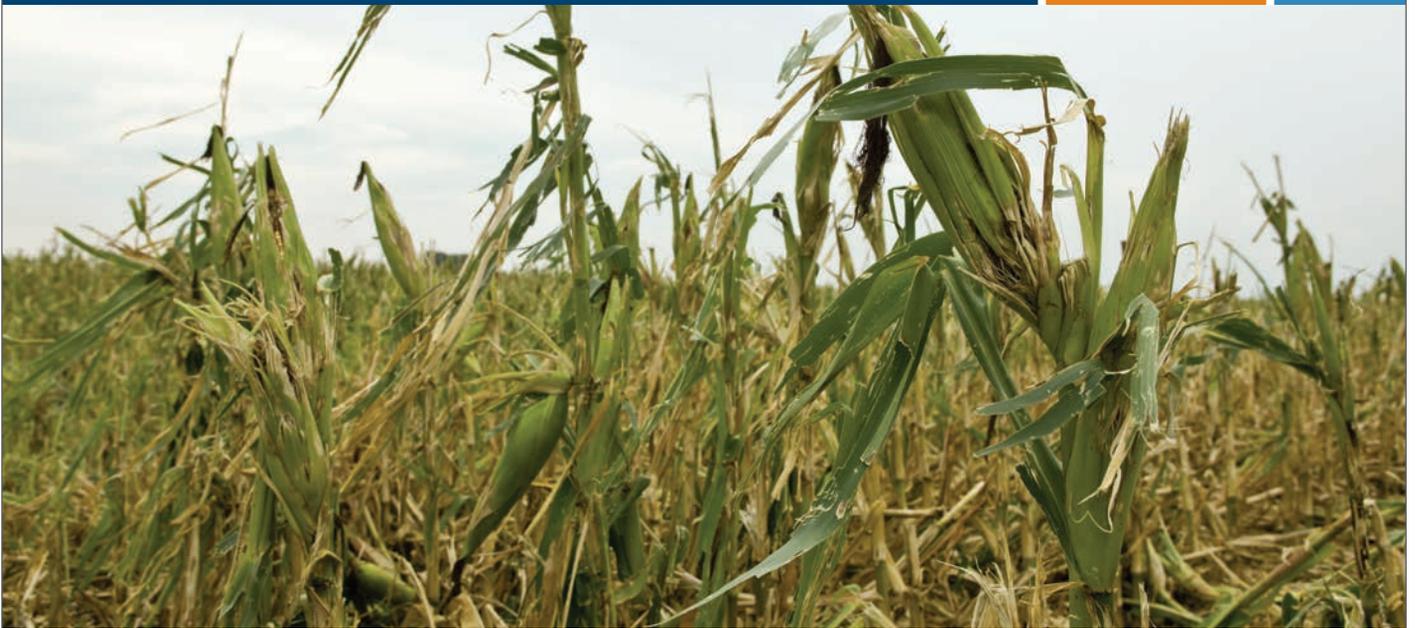
We can't predict the future of water buffalo production, but there seem to be viable markets and that's a critical factor.

The water buffalo story actually complements a feature story by Hugh Maynard on business planning and putting an innovative plan into action.

And the young farmer profile in this edition is about a couple who have built a thriving dairy despite naysayers.

New business ventures require vision and passion, but the numbers have to work. Lorne McClinton's feature story "Can the farm afford your cost of living?" may generate some discussion around kitchen tables. This is an important financial issue as well as an issue important to harmony within the farm family.

Please let us know what you think of our story offerings. And don't hesitate to suggest story ideas for future editions. Just email kevin@hursh.ca.



Manage crop failure risks

Crop producers have a variety of production insurance options available to help manage the risk of a catastrophic crop failure. They can self-insure, sign up for the federal-provincial crop insurance programs, buy a spot-loss hail insurance policy and protect their margins with Agri-Stability. Some also have the option of production and margin coverage offered by a private insurer, like Saskatchewan-based Global Ag Risk Solutions.

There are a number of producers, usually in the better growing regions, who choose to self-insure. They feel the risk of crop failure is so low that the money they save in premiums will offset potential occasional losses.

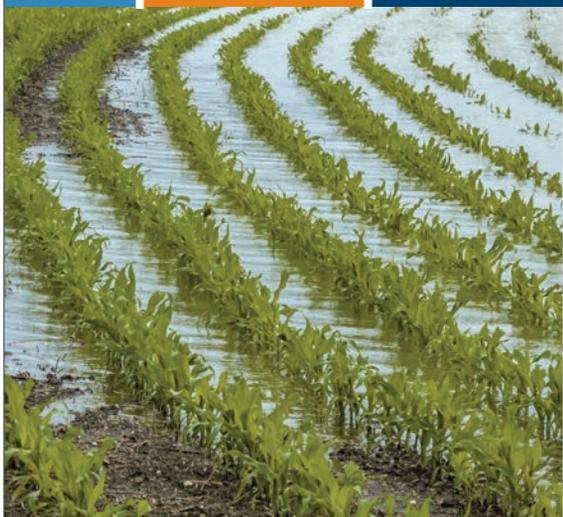
But generally, few producers choose this option. Most wouldn't even consider it because they don't have the cash reserves to withstand a massive crop failure. Also, most financial institutions insist on crop insurance as collateral for an operating line of credit.

The majority of grain, oilseed and cash crop producers depend on the federal-provincial programs as their first line of defence.

In Manitoba, for example, producers can choose crop production insurance for between 50 and 80 per cent of either their individual or area average yields. The program doesn't have a price insurance component, so most farmers protect their profit margins by enrolling in the Agri-Stability program. Those coverage levels are changing, so some Prairie grain producers are seriously considering switching to Global Ag Risk Solutions for margin insurance.

Since two levels of government are involved in administering farm support programs, insurance coverage details vary from province to province. In Quebec, for example, all non-supply-managed producers have the option of purchasing cost of production insurance in that province's Farm Income Stabilization program.

Choosing the best option for your operation comes down to cost-benefit analysis and what works best for your situation. You have to analyze your risks and your ability to deal with production or price fluctuations. High equity farms may need to explore more options or different types of insurance, but lending institutions will encourage most producers to have some coverage in place.



Private revenue insurance

Unlike existing programs, private revenue insurance lets you purchase coverage for input costs (fertilizer, seed and chemicals) and a specific amount of additional revenue per acre. That way, you won't be penalized for using best management practices in case of a catastrophic crop failure.

One company's promotional material cites the example of a farmer who averages \$100-per-acre input costs on his 10,000 acre farm. He adds another \$75 per acre additional revenue insurance as well. So in the event of a complete crop failure, he'd receive \$175 per acre.

Premiums vary according to a farm's financial history, but in most cases they appear to be roughly comparable to what producers are paying for crop insurance.

Hail insurance

Crop insurance provides coverage if a farm's total production of specific crops doesn't meet insured production rates. However, as producers know, it won't necessarily provide coverage for loss of an individual field or two of a specific crop to a hailstorm. For that, spot-loss hail insurance is available from a number of different companies.

Of course, the downside to hail insurance is that the coverage is only for one form of loss. If a crop is destroyed by drought, flood or insects, hail coverage won't help.

Hail rates vary widely from one area to the next based on the history of losses. Producers can cost compare between various companies, but should be aware that companies sometimes limit their liability in a particular area, so a company could be sold out if a producer doesn't purchase early.

Crops that typically sustain more damage from a hailstorm carry substantially higher premiums, but there can be surcharge differences from one company to another.

As well, companies offer a wide range of deductible choices.

Doing an analysis of your needs and risk tolerance can help you choose the hail insurance product and the level of coverage that works for your operation.

BY 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.*



Couple brings dairy farm back to life

Steven Boerchers and Ellen Gorter are building a successful operation on a farm no one else wanted.

People warned them not to do it, but in 2009, Steven Boerchers and Ellen Gorter went ahead with the purchase of an old dairy farm near Beausejour, Man. The farm was up for sale for 15 years, but no one bought it because the buildings were old and the land was considered inferior.

They took over a farm nobody wanted – and are making it work.

They're growing all their own corn and forage on 620 acres, and are starting to think about diversifying into cash crops. Neighbours say they haven't seen such good crops on that farm for years.

But the real success story is the dairy operation itself, which now includes 110 kilograms of quota, 90 milking cows and an active side business selling dairy genetics at home and abroad.

The past four years haven't always been easy for the couple, who are trying to develop a business while raising a young family. Daughter Everleigh turns four in May and son Leif was born last February.

What helps them a lot is the fact that Steven and Ellen's families are well-established milk producers. Both of them grew up with dairying in their blood.

"You can't do it without loving it, for sure," Steven says. "It's got to be a passion."

Another secret to their success is a willingness to learn from mistakes, Ellen adds.

"Don't be afraid to take a risk and if something bad happens, don't cry because of it. Get over it. It's amazing how you can move on," she says.

One mistake was not realizing when they bought the farm that the barn was structurally unsound and in danger of collapsing. Contractors had to cut the roof in half with chain saws, haul away the wreckage and build a new facility attached to the old one. The construction costs came to \$140,000 – money that wasn't in the budget.

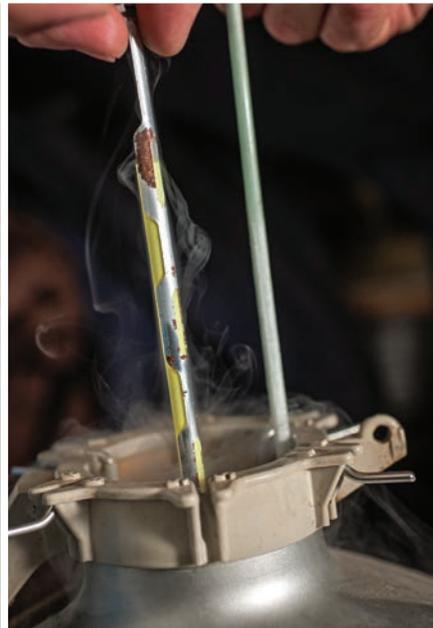
But Steven says the new section, which houses fresh cows, show animals and heifers, is working perfectly. Now they can concentrate on developing their Holstein herd and marketing elite genetics through their company, Rainyridge Optimal Genetics.

With the help of a veterinarian, Rainyridge produces embryos they sell directly to customers as far away as Europe, Australia and Japan. This past summer, they also sold live cattle at a local auction to buyers from across Canada and the United States. Steven estimates the genetics part of the business is responsible for 20 per cent of gross revenue.

The couple employs different management techniques to stay ahead of the curve, one of which is sand bedding. They prefer sand to straw because sand is anaerobic and bacteria can't grow in it. This has helped lower the somatic cell count in their milk to under 100,000, considered very good for a dairy herd.



"You can't do it
without loving it...
It's got to be a
passion."





“Sand is king for bedding because it’s clean, fresh and great for cow comfort and milk quality,” Steven says.

Ellen’s parents Hans and Nelleke Gorter, who own a dairy farm near Otterburne, Man., are silent partners in the operation. The Gorters co-signed for the farm and own 50 per cent of the land and quota. Steven and Ellen own the remaining half and 100 per cent of the buildings. In three years, they plan to secure financing to buy out the Gorters’ share.

That’s the long-term plan. Right now, they focus on the basics: building the herd, improving management skills and paying down debt. They have a young family, so they choose to hire custom operators for seeding, spraying, combining and chopping corn for silage. Steven and Ellen cut their own forages and do all the haying.

Ellen feels that the children, although still very young, are already beginning to understand the rhythm of life on a farm.

“I think kids are meant to grow up on a farm, because you’re always there where they can watch you work,” she says. “Making food is a very important job, and I would be very proud if they went into farming. Time will tell.”

BY RON FRIESEN / Ron reported on agriculture for the Manitoba Co-operator, a weekly farm newspaper, for 23 years. Now retired, he’s a freelance writer.



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Quantum shift in farm consulting



Why would you pay for agronomic advice when a great deal of it is available at no charge? Because you want the best advice tailored to your farm operation.

Provincial departments of agriculture and industry organizations (such as the Canola Council of Canada) provide generalized agronomic advice. If you want advice and crop scouting for your individual farm, your crop input supplier may be able to help.

Increasingly, though, producers want individualized, professional consultations that aren't tied to product sales. A growing number of companies now provide agronomic advice on a fee-for-service basis and an increasing number of producers view this as a worthwhile investment.

One of the industry leaders in this new wave is the Agri-Trend Group of Companies, based in Red Deer, Alta. Agri-Trend has clients from B.C. to Quebec and into many U.S. states. The company has grown to a total staff complement of 226, and 25 of them have a PhD.

Best known for its agrology consulting, Agri-Trend has five other coaching disciplines that include grain marketing, precision farming, data management, carbon credits and surface rights. Agri-Trend founder Rob Saik says busy farmers, not necessarily big farmers, make up the client base.

"Producers are trying to do a better job on what they have," Saik says, noting that growing the land base has become more difficult and expensive in recent years. "A lot of our farmers are innovators or early adopters."

The largest grain farms tend to be focused on throughput. The logistics of getting operations done on a timely basis across an extended land base can be the overriding consideration. While expansion is still an important way to grow a farm's revenue, optimizing the return on existing acres has gained in importance.

"There are numerous product offerings that are supposed to increase yields by three or four bushels an acre," Saik notes. "Taken together, you should be able to increase yield by 600 per cent, but we all know it doesn't work like that."

Agronomic professionals can recommend the products and applications that should pay dividends. They help develop fertility plans and walk your fields scouting for weeds, insects and disease.

Some farms have internal agronomic expertise and don't need outside help. But they may be uncomfortable with crop marketing. Why would you pay to have someone help you develop your crop marketing strategy when lots of free market analysis is available? Because a lot of money is riding on the correct decisions.

Just like agronomic consulting, many producers are now paying for consulting services in crop marketing.

Every producer has to make their own decisions on what consulting services are valuable for their operation. Check with top producers in your area to see who they're using and who they'd recommend.

BY KEVIN HURSH / *Kevin is a consulting agrologist and journalist based in Saskatoon, Sask. He also operates a grain farm near Cabri, Sask., growing a wide array of crops.*



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Most farm operators slowly adjust their cost-of-living expenses upward as farm revenues improve.

FEATURE

Can the farm afford your cost of living?

Producers don't always have a clear understanding of how much they are spending to meet their living needs, says Terry Betker with Backswath Management Inc. in Winnipeg, Man. This can cause problems if revenues suddenly drop.

Extreme examples of this show up regularly in stories about some actor, sports figure or musician who, despite making millions of dollars over a career, is flat broke. They develop a lifestyle at the top of their careers, but don't adjust when they fall out of the limelight.

Producers can turn to benchmark tables to determine the efficiency of their farming operation, but there are no hard and fast numbers available to show if your family's cost of

living expectations are in line with others in your income bracket. Each family's numbers are different and depend on variables such as whether or not your children play sports, how many personal vehicles you drive and how much you spend on entertainment and holidays.

Suppose, for example, you want to fly from Regina to Toronto to catch the Montreal Canadiens and Toronto Maple Leafs game at the Air Canada Centre on January 18, 2014. Tickets to the game are selling online for as little as \$240 or as much as \$1,010. Roundtrip airfare on Air Canada could cost as little as \$425 or as much as \$5,212, depending on which day and class you fly. Hotel costs could range from under \$100 a night to over \$600.

If you total the two sets of extremes, attending this game could cost someone from Regina as little as \$765 – or more than \$6,800. Meals, drinks and souvenirs of course would be extra. Neither option is the right or the wrong choice, as long as you can afford it.

Many farm families have significant off-farm income to help cover living costs. Others don't.

In most cases, those depending on the farm operation as their sole source of income slowly adjust their cost-of-living expenses upward as their farm revenues improve. They might upgrade their home, take a vacation trip or even buy a vacation property. Unless expenses get completely out of line, this almost never stresses the operation's finances when production and prices are good. But living costs can quickly cause problems if there is a sudden drop in income.

Producers have limited options if they find the farm suddenly isn't generating enough profit to maintain their living standards, Betker says. It can be difficult for families to scale back living costs.

"If you are starting to reach this point, you need to sit back and take a look at what your long-term goals are," Betker says. Determine your expectations, and set up a realistic budget and business plan for your operation. This includes calculating how much you're taking out of your operation each year to meet your cost-of-living expenses.

Developing a business plan with a realistic budget shouldn't be viewed as a grim process. Instead, Betker says, view it as a roadmap to help you meet your goals. If your current operation doesn't allow you to have the standard of living you want, take advantage of the opportunity to come up with a strategy that will.

How to calculate cost-of-living expenses

Calculating cost-of-living expenses isn't difficult but it takes time, Betker says. Start by recording your recurring monthly expenses for everything – housing and utilities, transportation, medical, dental, life insurance, food, clothes, entertainment, savings and miscellaneous expenditures – for six months or a year.

Total up how much you spent in each of these categories and express it as a monthly average to create an annual estimate (keep in mind one-time expenses).

The longer the time period you record expenses for, the more accurate a picture you'll have. Go back into your books and look at historical expenditures in these categories to help you capture out-of-the-ordinary or unexpected purchases as well.

To help with the farm's budget, accounting software such as AgExpert Analyst from FCC Management Software can help keep track of income and expenses, generate detailed reports and budgets, and provide progress reports that track expenses and note where overspending occurs.

With AgExpert Mobile, you can use your iPhone or Android phone to record transactions from anywhere. No more lost receipts, less paperwork at the end of the month. To download go to the App Store or Google Play.

Compare several years of expenses as a report card on the health of the farm and to aid in planning for the future.

Include cost of living in succession plans

Producers need to have a firm understanding of how much money they need to live on when preparing a succession plan, says Betker. Hopefully, the farm will be profitable enough for both generations to have enough income to live the lifestyles they want.

"One of the biggest challenges that needs to be addressed when developing a succession plan is how to balance different lifestyle expectations," Betker says.

At some point, it's necessary for everyone involved to sit down and have a frank discussion about their expectations and whether or not it's realistic to think the farm can pay for them. Betker says it's very important to include a son's or daughter's spouse in the conversation, so you have buy-in from the entire family.

Mom and Dad might be planning to spend their retirement years at a winter home in Florida or Arizona, or a summer home in cottage country. The younger generation might be counting on building a new house on the farm or perhaps taking winter vacations. All are reasonable expectations, if the operation can pay for them. That's where a well-planned budget pays off.

BY LORNE McCLINTON

Activate your inner entrepreneur

How do you get an entrepreneurial idea into action, especially if it's not something you do regularly?

Mitchel Scoble, a fifth-generation dairy farmer in Howick, Que., has started to take over the family farm and sees many opportunities that could complement his parents' dairy.

"One thing I'd like to do is open a cheese factory. It was there on my parents' land before, so it'd be neat," Scoble says. "It would hopefully increase profitability as well."

He's already put a lot of thought into the idea. His concerns are primarily focused on marketability, financial risk and acquiring the necessary raw material.

"I see a market opportunity here, as we don't have many cheese producers in our area. But there's a lot to consider, from rules and regulations to time and finances. It's difficult to know where to start," he says.

Starting a secondary business to run in conjunction with your farm can seem daunting, but taking some time at the beginning to plan will help with the preparations along the way.

Envisioning what an expanded farm operation will look like is daily business for Rob Hannam, President of Guelph-based consulting firm Synthesis. A strategic planner in the agri-food sector, he works with farmers when the changes being contemplated are out of their comfort zone.

"My philosophy when asked to do a business plan for a farm is to create a two to three-pager that focuses on the changes that are going to be made. The plan is then something that the farmer will use every day, and not be seen as an extra step," Hannam says.

This short document contains the vision and direction of the farm as a result of the changes being contemplated and an analysis of the risks, so the process is well-grounded.

There's also an outline of the management structure, to be clear about whether the farmer will take on the new responsibilities or hire someone else.

Hannam says these three steps are essential before getting into the technical details that will eventually be required for lenders and other partners.

Doing your research is also important. Just ask husband-and-wife team Christian Barrette and H el ene Lessard, who started their own cheese company in Lorrainville, Que., north of Montreal.

"We knew we were producing quality milk so we decided to open a cheese factory, but there were many challenges," Lessard says. "It's one thing to make cheese. It's another to sell it."

Both Lessard and her husband agree that the best advice they can give someone wanting to start a secondary business is to do plenty of research. "The first thing we did was visit many cheese factories, and then I took courses on how to make cheese," Lessard says.

Their next step was to learn what the clients wanted and how to best reach them. This was probably one of the biggest challenges the couple faced.

"A large part of working in a cheese factory is selling the product. You have to take care of your client, but as a milk producer you don't."

Barrette reinforces the point, saying they had to stop thinking as milk producers and start thinking more about clients. Which they both agreed is very difficult to do.

However, effectively running two businesses for almost four years, Barrette and Lessard are proud of their accomplishments. Although it was a lot of hard work, they say it was definitely worth the effort, despite the challenges.



2



3

“I see a market opportunity here, as we don’t have many cheese producers in our area.”



1

“When you have a problem with one thing – like milk production – you have a problem as a cheese producer too,” Lessard says.

Even as they learn to manage these situations better, and it prepares them more for similar situations, there are still challenging days.

“There will always be challenges to managing our businesses. What keeps me going is that our cheese is known in Quebec,” Lessard says. “When someone says they saw my cheese in Gaspé, it gives me motivation.”

BY HUGH MAYNARD AND CHRISTINA FRANC / 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. Christina is communications co-ordinator for Qu’anglo Communications and Consulting and a journalism graduate from Carleton University.

PHOTOS Cheese production
1 – Freshly fermented cheese
2 – Further production steps
3 – Cheese rounds



FEATURE

Water buffaloes: a sturdy link in dairy value chain

Being first is never easy. When Darrell and Anthea Archer imported water buffaloes to Fairburn Farm in 2000, they had a dream of a new industry for Vancouver Island. Darrell first read about water buffaloes in 1998, looking for something that would make the farm viable. Today, the water buffaloes are helping develop local value chains.

After visiting a farm in England, Darrell knew the animals would be a fit for them, but it took two years to find a herd they could import to Canada. In 2000, the first animals arrived from Denmark at Fairburn Farm.

Then BSE was found in a cow in Denmark, and the Archers' herd was ordered destroyed. Losing a two-year legal battle, they began to rebuild from the offspring of the original herd. They didn't start to milk until 2006.

The Archers worked with local cheese makers to develop a value-added product and secondary industry.

"We didn't really have a market for the milk when we started," Anthea says. "When Natural Pastures [Cheese Company] said they would take all of our production, we signed with them."

"Darrell and Anthea were trying to pioneer a new industry and we were kind of in the same boat, as one of the first artisan cheese makers on Vancouver Island," says Doug Smith, operations manager for Natural Pastures.

The market that developed from their partnership has opened the doors for other farmers too. When Sandra McClintock was looking for a business that she could take home to her family's farm near Comox, she automatically looked to her first love, dairy.

"The numbers didn't work for me," she says. "Then the consultant who was helping me suggested we talk to Natural Pastures Cheese about water buffaloes. And I actually laughed."

After a visit to the Archers in December 2010, Sandra bought her first 15 water buffaloes. Today she leases 11 more and sells all her production to Natural Pastures.

“It made financial sense on the small scale,” Sandra explains. “It’s nice not having the calving, metabolic and foot issues of cows. Water buffaloes are very low maintenance. They are so quiet, friendly and docile – but a bit of a nuisance to milk.”

Water buffaloes are temperamental about their routine, and move at their own pace, something Sandra refers to as “buffalo time.” They are slow to milk out, and when they are upset, will not drop their milk at all.

“You really have to work with their needs rather than forcing the issue,” Sandra explains. “They don’t give the volume of a cow, but don’t have the problems of a cow either.”

The increase in water buffalo dairies has been a boon for Natural Pastures, who had to be careful about how quickly they grew the market for buffalo milk products.

“One of the big differences when dealing with a niche milk supply is there is no milk supply management system,” Doug Smith says. “With the farms we have now and their plans to grow, we can comfortably start to expand the market.”

Natural Pastures is now producing buffalo paneer (common in south Asian cuisine), bocconcini and brie-style cheeses alongside the original Mozzarella di Bufala, an Italian-style soft white cheese that quickly found a following among chefs and foodies. They are hoping to have a firm or hard cheese on the market within the next year.

Growth in buffalo dairies is also good news for Marc Vance and his young family at Island Bison. Vance has agreements with the Archers and McClintocks to buy the bull calves to raise for meat. It’s a natural fit to diversify his bison ranch.

“We’re already in the meat distribution business and deal with niche product. We’re positioned well with health-conscious customers, health food stores and meat stores, so we felt we were in a good position to market water buffalo meat,” Marc says.

The new meat, which closely resembles bison in flavour and texture, is already in hot demand.

Before the first animal was slaughtered, local chefs had spoken for all of it. Where local chefs lead, local consumers quickly follow.

The water buffaloes not only added a new product line, they let the Vance family expand their livestock operation and get their children involved. The calves are hand-raised by the Vance children to 300 pounds, and then turned out to pasture until they are harvested at 1,100 pounds.

The water buffaloes’ docile nature makes them safe for the kids to work with, good companion animals for the bison, and easy to keep in pasture. The Vances currently run 38 head, and will continue to grow as the dairies expand.

“For us to expand and grow as a bison ranch is difficult – it requires special fencing and a game farm licence, and we are limited as to how many bison we can have,” Marc explains. “Water buffaloes are able to go on rented land. We’re no longer limited by the land we own.”

For the Archers, there’s satisfaction seeing new farmers seize the opportunity and the micro-industry get traction.

“I am absolutely thrilled that what we dreamed of is actually happening,” Anthea says.

BY TAMARA LEIGH / *Tamara is a freelance writer and communications consultant based in British Columbia. She is passionate about helping people understand agricultural issues and giving voice to farmers’ stories. Tamara contributes to publications in B.C. and across the country.*



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The Man in Motion rolls on

In a pickup truck accident at the age of 15, Rick Hansen sustained a spinal cord injury that paralyzed him from the waist down. In 1985, he embarked on his Man In Motion World Tour, circling the world in his wheelchair and raising \$26 million for spinal cord research and quality of life initiatives.



Many people may not know this, but I understand you have some direct ties to agriculture and rural life?

My grandfather had a farm. I lived there for a year and a half and visited often. There was an incredible sense of community. In many ways, farmers are the backbone of the country. As I speak to audiences across the country, I'm amazed by the resilience of producers, their self-reliance, how the industry is evolving and the professionalism of producers adapting to change. I'm looking forward to the opportunity to speak with members of the farming community at this year's FCC Forums.

Where was your grandfather's farm?

Near Fort St. John in the Peace River region of B.C. In his early 50s, he followed the dream of owning his own farm. That reminds me that it's never too late in life to follow your dream. He and my grandmother had a mixed

farm operation for about a decade. Tragically, he was killed in a combine accident when I was 14. That was a very difficult time, but it showed me how a community can come together to provide support.

In addition to your grandfather, who are your heroes? From whom do you draw inspiration?

There was a fellow who suffered a spinal cord injury in his 30s who reached out to me when I was injured. There's also my good friend Terry Fox. He came out and played wheelchair basketball with us after he lost his leg. My wife Amanda is my best friend, life partner and advisor. She's not afraid to give me a kick in the pants when I need it, and we have three wonderful daughters.

What do you hope people take away from your presentations?

You never know when bridges will be built and people will be transformed. Everyone has their own obstacles to



“I try to have a balanced footprint on this earth, and overall I feel like I’m one of the luckiest guys in the world.”

overcome. In many ways, I just reinforce what people already know. There’s no magic formula, but we need to remind ourselves about the simple things that are important.

I hope that people can remember to practise gratitude in their reflections, because we all have many reasons to be grateful. I hope I can inspire people to think about their role in the lives of others and how they can help someone else.

I encourage people to set one goal after listening to me and then continue on with it.

What are your goals and aspirations?

I hope I have at least another decade to continue what I’m doing. I try to balance the relationship with my family and my work bettering the lives of people with disabilities.

One of my goals is to mobilize communities to reduce barriers. The national and global community needs to

work to make the world more accessible to everyone. As aging baby boomers, many of us will face increasing mobility issues.

As well, there’s a national network and we’re starting to build an international network to find a cure for spinal cord injuries within the next 25 years through the Rick Hansen Institute (RickHansenInstitute.org). One Man In Motion has become Many In Motion – a team that’s bigger than me or anyone.

I try to have a balanced footprint on this earth, and overall I feel like I’m one of the luckiest guys in the world.

RICK HANSEN

Rick Hansen is the headline speaker at FCC Forums underway across the country. At Rick’s request, his speaking fees are being donated to his continuing not-for-profit work. For a list of Forum locations and to register, go to fcc.calforums.



Limit liability for your farm

Do you have your ducks lined up when it comes to managing the liability risk for your farm?

Canadians are not quite as quick as Americans when it comes to taking people to court for injuries incurred. But we are in an increasingly litigious environment, with the potential of farms having to deal with regulatory infractions or cantankerous neighbours wanting compensation. Is your farm prepared?

Liability claims are on the rise generally, with the Insurance Bureau of Canada reporting that liability claims increased more than threefold between 1990 and 2011, and at a rate 18 per cent higher than the average.

Farmers have options when it comes to managing liability risk, notably insurance and incorporation. Incorporating the farm will separate your personal from your business assets but insurance is still necessary, incorporated or not, if you're faced with having to make a payment as compensation for whatever went wrong.

The other factor to consider is compliance. In amateur sports, when there is a court case involving injury (such as parents suing a team for their child's injury), the first thing the judge will ask is whether the coaches are certified. If not, proving the team shouldn't be liable is that much tougher.

The same will apply for a farm. Accidents do happen, but if all the safety measures and requirements have been met,

there's a better chance these accidents won't be treated as negligent or even wilful acts.

Contamination is the primary area farmers have to watch when it comes to liability, according to Ken Figler, Director for Risk Management at Western Financial Group in Winnipeg.

"Today, you have to be extremely vigilant when it comes to cleanliness. But farms are tough places to keep clean." Figler added that farmers don't always do enough documentation. "How do you prove the water you're using is not contaminated?"

He says most farm insurance includes liability coverage. The main exclusion is usually for environmental risks, which often require additional coverage. The main thing, Figler suggests, is to carry out due diligence – well-maintained log books and disclosure of additional operations, such as processing – to show you're a good risk. You may even reap the rewards of lower premiums.

When it comes to managing liability, the cost of a pound of prevention is infinitely cheaper than the potential cost of the alternative.

BY HUGH MAYNARD



SAFETY ON THE FARM

Felling trees: profitable, necessary – and dangerous

For thousands of farmers in Central Canada, the sale of firewood is an important source of income. But whether it's a money-maker or yard maintenance task, the hazards associated with harvesting wood make it a risky business.

"It's the most dangerous thing I do all year," says André Simard, a grain producer whose family has for generations farmed the fertile plateau that overlooks St. Ann's Basilica east of Quebec City.

Like many of the roughly 4,000 producers across Quebec who reported sales of nearly \$27 million of firewood, pulpwood, logs, fence posts and pilings in the 2011 census, Simard makes a half-dozen trips alone into the snow-blanketed forests on his farm in the dead of winter.

Each trip, he cuts a half-dozen dead, sick or deformed trees into eight-foot logs that he drags back to the barn using a skidder. He uses roughly half to heat his home and make maple syrup in the spring. The rest he cuts into 200 to 250 cords of firewood that he sells and delivers to customers like me for \$90 each.

According to Simard, the biggest danger when cutting trees is from falling branches.

"They can snap off from the vibrations," he says. "Even a small branch that falls 25 feet can kill you."

Such a "widow-maker" branch, he adds, killed an experienced local farmer a few years ago.

Another danger – one that results from big storms like Hurricane Irene in August 2010 – comes from cutting downed trees.

"They can suddenly spring up from the snow," Simard says. "A worker at one of my cousin's farms had his ankle broken like that two years ago."

In addition to following the recommended safety rules when felling trees – which include choosing and clearing the direction of both the fall and escape paths, and checking the condition of each tree to see if and where branches might fall – Simard wears safety clothing and personal protective equipment.

Those items, recommended by the Canadian Centre for Occupational Health and Safety (CCOHS) among others, include a hard hat, safety glasses or goggles, face shield, leather gloves with ballistic nylon reinforced backing (to provide a good grip and prevent cuts when sharpening a saw) and heavy, well-fitted safety work boots.

The CCOHS also recommends hearing protection devices (chainsaws create up to 115 decibels of noise), as well as trousers or chaps with sewn-in ballistic nylon pads.

"Cutting trees is always dangerous work," says Simard, who carries a cell phone with him whenever he ventures into the forest. "You need to keep your wits about you at all times."

BY 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.*



A decade of fighting hunger, together

This year's FCC Drive Away Hunger tour rolled to a stop on Friday, October 18. Together we raised 6.5 million pounds of food for food banks in Canada. Thanks to the generosity of our partners, customers, schools, businesses and employees, there are fewer empty plates this fall.

"I'm truly touched by the amount of support in communities across Canada," says FCC President and CEO Greg Stewart. "The contributions of partners, schools, as well as thousands of volunteers and generous Canadians were crucial to mark our 10th anniversary year where

we set a pretty challenging goal of five million pounds of food."

Tractor tours took place in Alberta, Ontario, Quebec, Prince Edward Island, Saskatchewan and Regina (our corporate office) from October 14 to 18. As well, every FCC office across Canada collected food and cash donations to help local food banks.

Since 2004, FCC Drive Away Hunger has collected more than 17 million pounds of food.

[Learn more at FCCDriveAwayHunger.ca.](http://FCCDriveAwayHunger.ca)

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