



ARE YOUR EMOTIONS  
**RUNNING YOUR  
DECISIONS?**

**FROM SHADOW TO LIGHT:**  
AN AGRICULTURAL  
PROJECT TAKES FLIGHT

BOOST PRODUCTIVITY  
WITH **REMOTE SENSING  
TECHNOLOGIES**

FALL 2025

# AgriSuccess



**LEADING WITH PURPOSE:**  
HOW TEA CREEK IS  
TRANSFORMING  
INDIGENOUS AGRICULTURE



*DREAM. GROW. THRIVE.*

## TAKE YOUR NEXT STEP TO **FARM TRANSITION**

Whether you're buying or selling, farm transition is complex. That's why FCC offers more than just financing. Our enhanced FCC Transition Loan, advisory services and knowledge resources will help you take your next step with confidence.

Learn more at [fcc.ca/TransitionLoan](https://fcc.ca/TransitionLoan)



[fcc.ca/TransitionLoan](https://fcc.ca/TransitionLoan)

With pride in agriculture and a positive yet realistic outlook, AgriSuccess is dedicated to helping Canadian producers advance their management practices. Each edition aspires to present content that is:

- engaging
- motivational
- innovative
- actionable

Est. 2004, Edition 108

Editor, Kim Sheppard

Articles may be reproduced with permission. Please contact us at [agrisuccess@fcc-fac.ca](mailto:agrisuccess@fcc-fac.ca).

Cette publication est également offerte en français. Consultez [fac.ca/AgriSuccess](http://fac.ca/AgriSuccess).

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

Subscribe for free: [fcc.ca/AgriSuccess](http://fcc.ca/AgriSuccess)

 @FCCagriculture

 Farm Credit Canada

 @FCCagriculture

 FCC/FAC

 Farm Credit Canada

 FCC Knowledge Podcast



### PRODUCER PROFILE

#### Leading with purpose: How Tea Creek is transforming Indigenous agriculture

By blending traditional knowledge with hands-on training, this northern B.C. farm is growing the next generation of Indigenous food leaders and local economies.

# 4

### 10 FEATURE ARTICLE

#### Are your emotions running your decisions?

Make stronger, more profitable decisions by understanding how emotions like fear and bias shape your thinking – and learn how to manage them.

### 3 YOUR MONEY

#### Crush it, don't crash it: How to win your first decade farming

Discover four practical ways to avoid common pitfalls during the early years of farming and build a resilient business.

### 12 MY STORY

#### From shadow to light: An agricultural project takes flight

Learn how Quebec entrepreneurs challenged expectations and built something bold – proving that vision comes in many forms.

### 15 AG INNOVATION

#### Boost productivity with remote sensing technologies

Remote sensing technologies are becoming more accessible, helping you streamline operations with ease.

### 16 CASE STUDY

#### No money for a retirement house

What happens when years of prioritizing debt repayment leave a couple with unexpected obstacles as they near retirement? Discover the tough choices they face in planning their future.

### 18 SINCE YOU ASKED

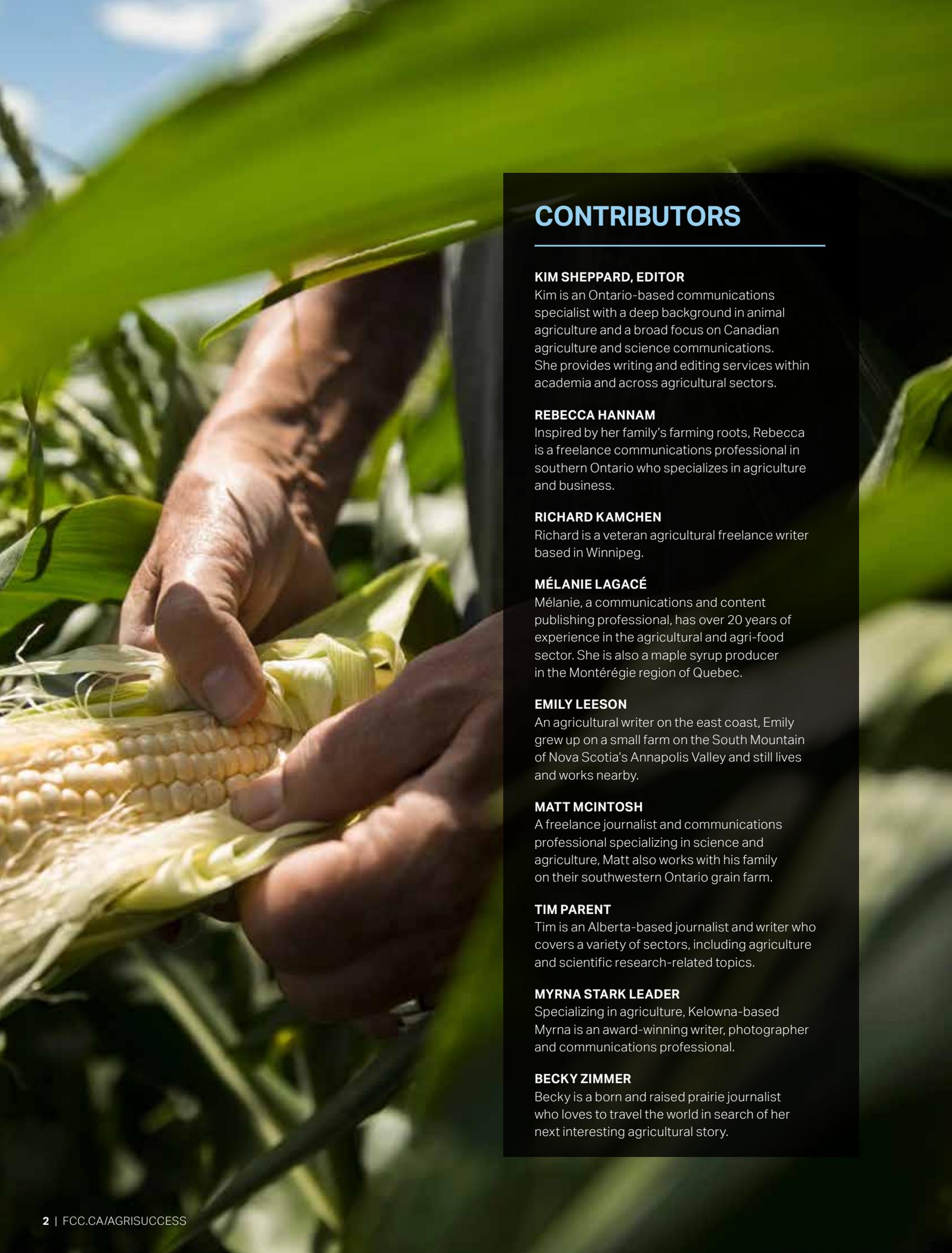
#### How do I market my grain effectively?

Among the many grain marketing strategies out there, two experts share their insights on some wise approaches.

### 20 ROOTED IN RESILIENCE

#### How to cope when off-farm stressors add pressure

While farming stress is inevitable, managing off-farm pressures is key to well-being. Learn tips for balancing both.



## CONTRIBUTORS

---

### **KIM SHEPPARD, EDITOR**

Kim is an Ontario-based communications specialist with a deep background in animal agriculture and a broad focus on Canadian agriculture and science communications. She provides writing and editing services within academia and across agricultural sectors.

### **REBECCA HANNAM**

Inspired by her family's farming roots, Rebecca is a freelance communications professional in southern Ontario who specializes in agriculture and business.

### **RICHARD KAMCHEN**

Richard is a veteran agricultural freelance writer based in Winnipeg.

### **MÉLANIE LAGACÉ**

Mélanie, a communications and content publishing professional, has over 20 years of experience in the agricultural and agri-food sector. She is also a maple syrup producer in the Montérégie region of Quebec.

### **EMILY LEESON**

An agricultural writer on the east coast, Emily grew up on a small farm on the South Mountain of Nova Scotia's Annapolis Valley and still lives and works nearby.

### **MATT MCINTOSH**

A freelance journalist and communications professional specializing in science and agriculture, Matt also works with his family on their southwestern Ontario grain farm.

### **TIM PARENT**

Tim is an Alberta-based journalist and writer who covers a variety of sectors, including agriculture and scientific research-related topics.

### **MYRNA STARK LEADER**

Specializing in agriculture, Kelowna-based Myrna is an award-winning writer, photographer and communications professional.

### **BECKY ZIMMER**

Becky is a born and raised prairie journalist who loves to travel the world in search of her next interesting agricultural story.

# CRUSH IT, DON'T CRASH IT: HOW TO WIN YOUR FIRST DECADE FARMING

BY RICHARD KAMCHEN



Planning isn't just paperwork. It's how you take control of your future. Avoiding common pitfalls now can give you the momentum and confidence to thrive in your first decade and beyond.

These four moves can help you crush your first decade and stay on track.

## **Avoid flying blind – build a plan**

"If you don't know where you're going, it's difficult to steer the ship," says Kevin Frankl, manager of special credit with FCC in Regina.

And without a strong business plan, you risk veering into dangerous waters.

A business plan will help you stay on course by outlining costs, revenue projections, financing and long-term goals. Without one, you risk overspending, poor cash flow and debt that doesn't match profitability.

Not only that, but lenders will be wary of dealing with a business with such uncertain risk and destination.

## **Borrow wisely, not wildly**

Debt is an ongoing concern in any business, and farming is especially dependent upon taking on debt from year to year.

Whatever the debt is for – land, equipment or infrastructure – make sure you can repay it in good and bad times, advises Frankl. More debt spending will only make it harder to survive future production hits that come.

Unfortunately, Frankl has often seen farmers take on too much debt, too soon.

"People will buy a too-big combine because they're planning for growth but can't afford it now."

They might be coming off a great year, but they're unable to make repayments when there's a downturn.

## **Pace growth strategically**

While many might consider exceeding one's growth plans a success, Frankl points out that it can be detrimental.

"Cash flow often suffers after a period of growth," Frankl says. "And if you grow too big, too quickly, it can be devastating to the operation as banks and creditors may not share in your appetite for growth, especially if cash flow concerns have led to late repayment, inability to resolve operating issues or even just added risk to payment."

## **Know your numbers: COP matters**

You may increase the risk of experiencing unprofitable years if you don't conduct a cost of production (COP) analysis, which measures per-unit costs.

"If you don't know your costs, you're not managing your marketing properly. If you don't know what price to sell at, you're probably not analyzing your costs very well," Frankl says. ■

The early years of farming come with big decisions – but they also offer big opportunities. Make them count by proactively avoiding common pitfalls and you'll set a strong foundation for the decades to come.

# LEADING WITH PURPOSE: HOW TEA CREEK IS TRANSFORMING INDIGENOUS AGRICULTURE

BY EMILY LEESON



On a farm in northern British Columbia, big changes are taking root. What started as a family farm has grown into Tea Creek – an award-winning, Indigenous-led training farm dedicated to revitalizing food sovereignty and empowering the next generation of Indigenous farmers.

At the heart of Tea Creek is Jacob Beaton, who holds the given name Dzap’l Gye’awin Skiik, meaning “a busy eagle” – a fitting title for someone determined to reshape Indigenous agricultural education.

Alongside his wife, Jessica Ouellette, and their sons, Noah and Ezra, Beaton has built more than a farm; he’s created a place where Indigenous people can reconnect with the land, develop practical farming skills and overcome barriers to Indigenous participation in the agriculture industry in Canada.

### A hands-on approach

Unlike programs that rely heavily on classroom instruction, Tea Creek offers hands-on, land-based Indigenous food sovereignty and trades training designed to foster real-world success. Beaton suggests that for many individuals, classroom-based learning may not be the most effective approach.

“There’s a small minority who excel in traditional classroom settings, but for many, particularly in First Nations communities, hands-on experiential learning tends to be more engaging and impactful,” Beaton says.

With a focus on practical skills, small class sizes and cultural safety, Tea Creek illustrates that an alternative approach to agricultural education is possible and often crucial for success.

### Toward year-round training

Tea Creek’s model is designed for long-term success. “We get funding for shorter programs, like eight-week courses. We’d love to offer more long-term options,” Beaton says. After all, it takes years of hands-on experience to build real expertise and capacity.

Short-term program support has provided a strong starting point, but Tea Creek advocates for year-round, competency-based training that includes cutting-edge technology and methods. This approach acknowledges the time and dedication required to equip Indigenous farm managers and land stewards.

Beaton’s business-minded persistence shows that with sustained funding for long-term training, this model could scale to tackle the agricultural labour crisis and empower Indigenous communities. He advocates for tailored, reliable funding that meets the unique needs of his farm and its goals.

Securing adequate, long-term funding has been a significant challenge. The organization has relied on government grants, industry support and private donations. “It’s private citizens and the private sector who have kept our lights on,” Beaton says.

“We’ve proven that this model works,” Beaton says, pointing to their success in introducing over 450 Indigenous people to skilled trades in 2021.



# KEY LESSONS FROM TEA CREEK: TRAINING, COLLABORATION AND PARTNERSHIP

## EMPLOY HANDS-ON EDUCATION FOR REAL-WORLD SUCCESS

Hands-on, competency-based agricultural training is essential for long-term success in Indigenous food sovereignty. Tea Creek emphasizes practical experience to develop skilled, confident Indigenous farmers.

## PARTNER AND COLLABORATE FOR LONG-TERM SUCCESS

Collaboration and strong partnerships are critical for meaningful change. Tea Creek's collaboration with Indigenous communities, industry and policymakers is helping to empower Indigenous Peoples and drive progress in agriculture.

## INVEST IN AN EQUITABLE, POSITIVE FUTURE

By supporting Indigenous-led agricultural initiatives, we invest in a future where communities thrive, Indigenous practices are revived, biodiversity is supported and food sovereignty is restored. Tea Creek's vision of hope and resilience shows the power of collaboration in reshaping the agricultural landscape in Canada.

## Indigenous food sovereignty: A path to empowerment and resilience

Indigenous food sovereignty and food security are at the core of Tea Creek's mission. "I've become very passionate about it," Beaton says. "It's an Indigenous way of thinking around food production – about working within nature, not against it, and reducing dependency on outsiders."

The stakes are personal. Beaton grew up food insecure. "There was a stretch of my childhood when we didn't have enough to eat. My two younger siblings nearly died from it," Beaton says. "That trauma stays with you. When I see that in other kids, I think, 'No. You're getting as much food as we can give you.'"

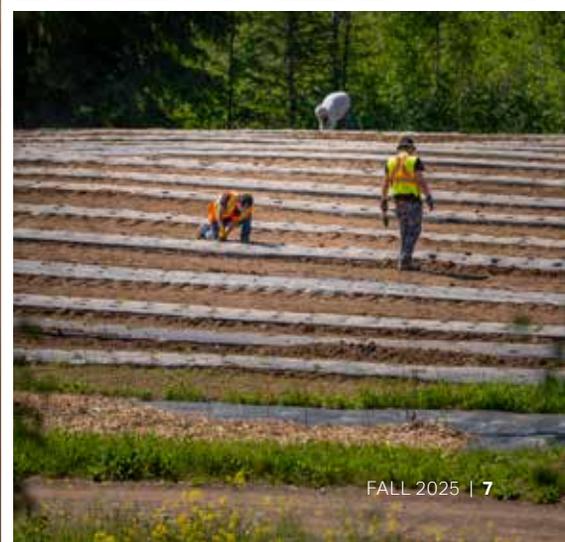
Although food security remains a critical concern, it's just one part of a larger picture – because protecting Indigenous food systems also means protecting the land, water and biodiversity that sustain them. "This isn't just a social or altruistic push; it's data-based," says Beaton. Indigenous communities play a pivotal role in safeguarding biodiversity and managing ecosystems, despite having limited resources.

That sense of responsibility shapes Tea Creek's work today – to grow food and rebuild the systems that once fed entire communities. Many First Nations and Indigenous communities are in rural and remote areas, dispossessed of arable lands and excluded from economic participation. "These food-producing lands used to be vibrant. Many have gone down to zero production," Beaton says. "And 50 per cent of our trainees want to dedicate their lives to the food economy. They need the barriers removed."

Tea Creek's capacity-building approach is critical not only for Indigenous communities but also as a scalable, shareable solution for rebuilding local economies and increasing resilience across Canada.

"This is the solution to recreating food security and food sovereignty – not just for us as Indigenous Peoples, which is critical, but for us as a country, which is becoming very critical," Beaton says. "Indigenous-led economies create more local jobs and generate stronger multiplier effects."





### The importance of partnerships

Beaton emphasizes that investment is key. That's where support like the recent funding from FCC plays a role. With a commitment of \$250,000 to Tea Creek, FCC is supporting the economic inclusion of Indigenous Peoples in agriculture and food and helping to address barriers into the sector.

"FCC is stepping in as a supporter of the Indigenous food sovereignty movement," Beaton says. Commitment like this also helps to build equity. "You need equity first – then reconciliatory action can follow to repair what's been broken." FCC is contributing to a foundation for meaningful reconciliation, ensuring that Indigenous communities are empowered to lead the way in their own food sovereignty.

When collaborations are grounded in respect and shared purpose, they can help remove barriers and create space for Indigenous-led solutions to take root. FCC's support reflects how institutions can help enable progress by standing alongside initiatives like Tea Creek and contributing to the conditions needed for lasting and meaningful change.

### A vision for the future

Tea Creek's long-term goal is to build a national network of Indigenous-led agriculture initiatives that revive and teach Indigenous agriculture. The farm aims to ensure Indigenous communities are central to decision-making and resource management. "We're preparing to partner with policymakers and resource managers to transform agriculture in this country," Beaton says.

This vision extends beyond Tea Creek itself. "Ideally, we'll have a partner across the table who says, 'Wow, you've really got something here, and we want to win together,'" Beaton says.

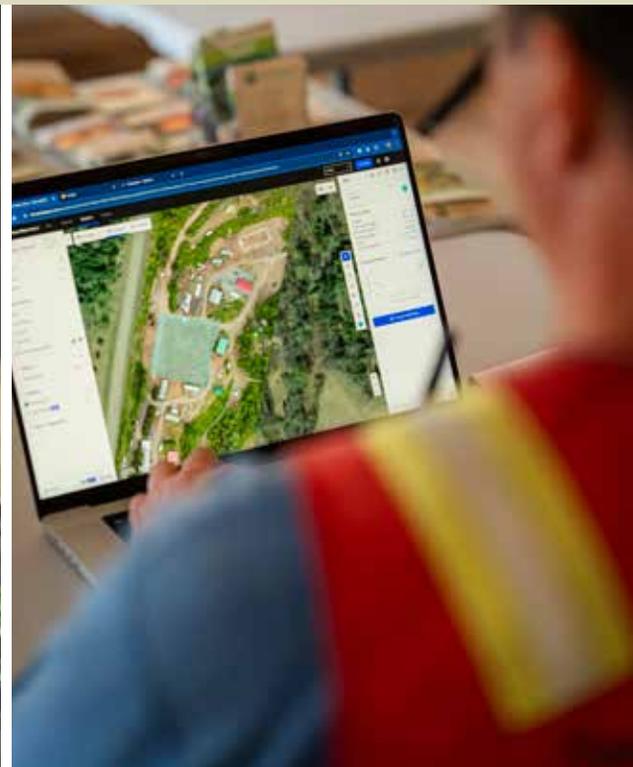
### Moving forward with hope

Tea Creek continues to push forward with optimism. "There are a lot of exciting developments happening. There's a lot of hope and progress, and we continue to push forward," Beaton says. The farm is featured in a documentary titled *Tea Creek*, which has received positive recognition, helping to raise awareness and support for its work. "The film is doing really well. It's resonating with both Indigenous and non-Indigenous audiences," Beaton says.

Community support has been a driving force behind Tea Creek's success. Beaton recalls a meaningful moment: "A retired farmer watched the film and said it was the most moving film he'd seen in a while. He even sent Christmas cards to all his family and friends, saying that all he wanted for Christmas was for them to watch the film. It was such a powerful moment. That just gave me so much hope."

Tea Creek's story is one of resilience and hope, showing that meaningful change is possible when communities and allies unite to invest in reconciliation, equity and future food sovereignty. ■

**DON'T MISS THE TEA CREEK DOCUMENTARY.**  
**STREAM IT ON CBC GEM:**  
**[GEM.CBC.CA/ABSOLUTELY-CANADIAN](https://www.cbc.ca/absolutely-canadian)**



A woman with long red hair, wearing a grey baseball cap, a red and black plaid shirt over a white t-shirt, and blue jeans, is crouching in a field. She is holding a silver tablet computer in her hands and looking down at it. Her right hand is reaching towards a small green plant in the soil. The background shows a vast field under a cloudy sky.

# RIGHT TIME. RIGHT TOOLS.

Pre-buy your inputs and take advantage of seasonal pricing. By planning ahead, you can take up to 18 months to pay and be ready for the next growing season.

---

[fcc.ca/Inputs-ApplyOnline](https://fcc.ca/Inputs-ApplyOnline)

# ARE YOUR EMOTIONS RUNNING YOUR DECISIONS?

BY MATT MCINTOSH

Farming and ranching are emotional work. While feelings can cloud objectivity, understanding how the brain works can support grounded decisions.

## It's a human thing

For Hayden Woodley, assistant professor of organizational behaviour at Western University's Ivey Business School, attempting to completely remove emotion from decision-making is folly. Emotions are integral to being human, especially when business choices are tied to identity.

Stronger emotions tend to surface when you're tired, under pressure or facing uncertainty, all typical conditions in agriculture. Emotions flag what matters. When you're exhausted or overwhelmed, though, they can distort thinking.

Instead of eliminating emotion, the goal is to build emotional awareness by recognizing and managing feelings to make clearer decisions.

"You need to recognize you have a certain feeling and ask, 'Why do I feel that way?'" Woodley says.



## Pause before you proceed

What ultimately shapes decision-making isn't the presence of emotion, but your ability to notice it and respond wisely. When emotions run high, whether it's excitement, anxiety or something in between, they can affect your ability to process information.

"In those moments, it's best to step away and let things settle before moving forward so the emotion doesn't bias your decision," Woodley says.

On the flip side, pushing emotion out of the picture entirely can create its own blind spots, particularly in people-focused businesses like farming, where empathy and interpersonal understanding are essential.

"Effective decision-making happens when we're aware of our emotions," he says.

"That helps us recognize our own biases, understand what's driving us or others, and ultimately make choices that are not just logical, but human."



## Build self-awareness

Recognizing when your emotions are heightened helps you know when to act – or wait. It's not always easy to notice when you're worked up, so Woodley advises slowing down when you feel agitated or just 'off.'

"What's really tough in agriculture is the unpredictability, like when the weather doesn't cooperate. Being able to manage that unpredictability is key to getting ahead of your emotions," Woodley says.

"Take a breath break. Even a minute can help. Everyone I've spoken to who builds in those moments gets better at it over time."

## HOW TO KEEP YOUR HEAD CLEAR WHEN BUSINESS GETS PERSONAL

### Recognize the signs.

Feeling overwhelmed, frustrated or stuck in your thoughts? That's your cue to take a pause.

### Ask yourself why.

When a strong emotion comes up, stop and ask: "Why am I feeling this way?"

**Buy time.** When things feel tense or uncertain, take a step back to reset before making a significant decision.

### Watch for shortcuts.

Be cautious of leaning only on what's worked in the past or ignoring information that doesn't fit your gut feeling.

### Challenge your thinking.

If you're certain you're right, look for something that could prove you wrong. It might help you make a better decision.

### Keep emotion in the room.

Don't try to shut emotions out. Use them as one tool in your decision-making toolbox.

## Challenge your biases

Anxiety isn't the only factor that can lead people into poor decision-making. A career in agronomy has shown Jeremy Boychyn, director of research at Alberta Grains, that most people feel loss more deeply than gain, which affects choices.

"Farm operators often stick to what's worked in the past – and for good reason," Boychyn says. Changing familiar practices introduces risk. While new approaches might work better, many are hesitant to jeopardize what's already been successful.

"That's an emotional response. We want to avoid loss, which may restrict our desire to adopt new things."

Conversely, it's also easy to make business decisions based on limited or anecdotal information. You may notice the facts that support what you already believe, like which equipment brand to choose or whether to try a new input – and brush off the ones that don't. But this can cause you to miss better options or early warning signs.

## Use emotion as a cue, not a compass

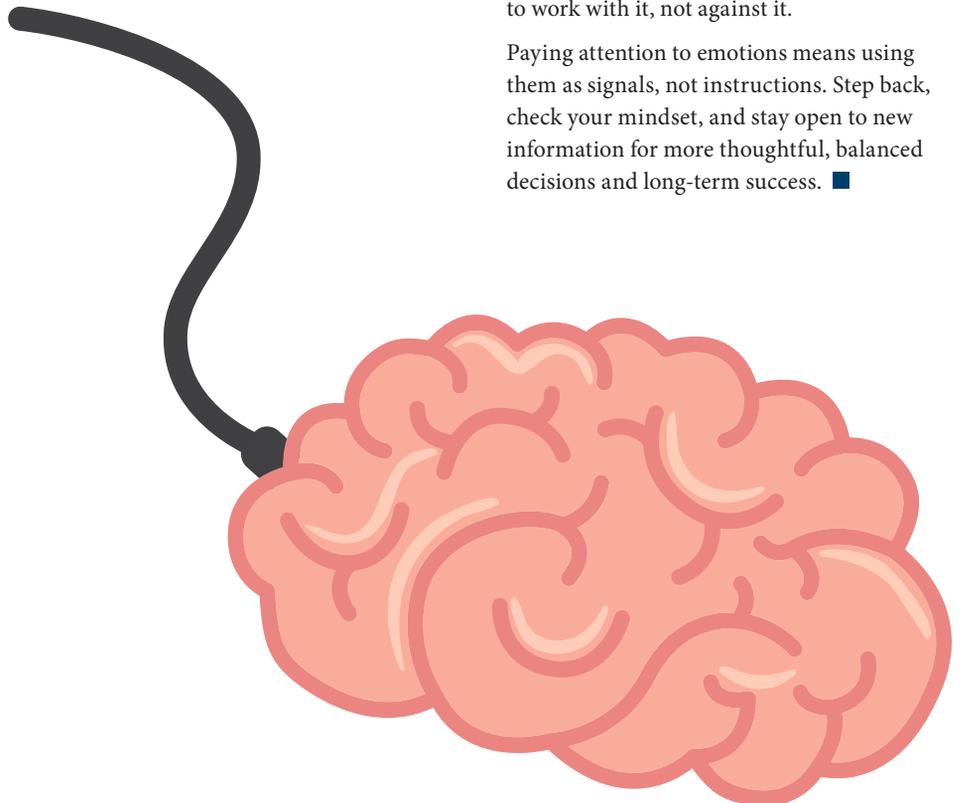
Farming "probably wouldn't be what it is" if emotions were removed from business management entirely, Boychyn says. At the same time, strong decision-making structures can still be put in place. Success can be achieved by being aware of how easily your thinking can twist itself into believing what you want to believe.

"When you see contradictory data and dismiss it, that's your brain trying to remove the discomfort based on what you already feel is right. That should be a red flag for you to dig deeper. As an agronomist, my goal wasn't to prove something right; it was to prove myself wrong on something," Boychyn says.

"Assuming past things will continue to work as the best course of action, that should be challenged regularly. And if you find yourself in an echo chamber and no one is ever indicating any contradictory concept, there's likely some lost opportunity."

In a business as personal as farming, the strongest decisions come not from suppressing emotion, but from recognizing its role. Learn to work with it, not against it.

Paying attention to emotions means using them as signals, not instructions. Step back, check your mindset, and stay open to new information for more thoughtful, balanced decisions and long-term success. ■



# FROM SHADOW TO LIGHT: AN AGRICULTURAL PROJECT TAKES FLIGHT

BY MÉLANIE LAGACÉ

Maryse Sauvé and Daniel Bonin are co-owners of À la canne blanche, a farm specializing in duck egg production in Stukely-Sud, in Quebec's Estrie region. Their farm has almost 1,400 layers. Partners in life and business, Maryse and Daniel are both visually impaired and have built their company to reflect who they are. Their story of courage, rigour and boundless resilience shows that hatching an idea with a solid structure and network can be both viable and meaningful.



## How blindness created an unexpected path forward

**Maryse:** I've lived with visual dystrophy since my teens. Trained as a massage therapist, I faced limited job prospects after my children left the nest. That's when my daughter gave me three ducks – her gift changed everything.

**Daniel:** I lost my sight suddenly to congenital glaucoma when I was 20. I gave up my dream of becoming a lawyer and explored several jobs but never found a path that suited me.

**Maryse:** I already owned a piece of farmland behind the house. I suggested raising layer ducks on it – and Daniel agreed. And so, in 2018, À la canne blanche was born.

**Daniel:** No one else specialized in duck egg production in Quebec. We figured everything out on our own. A duck farmer in Montérégie also offered to mentor us and still provides us with support and guidance today.

## A unique operation

**Daniel:** To compensate for our visual impairment, we chose species that provide a continuous sound map.

**Maryse:** Our ducks sense we're different and trust us. The physical and tactile closeness we have with them helps us to better interpret their behaviours. Our calm way of being makes them feel safe and secure.

**Daniel:** I used a repetitive spatial design for their enclosures and added chimes to guide us. We hear our environment in a unique way.

**Maryse:** I've memorized our ducks' favourite laying spots. When I collect their eggs, I move from one area to the next using their bedding as my guide.

## Growth, adaptability and diversification

**Maryse:** We had a clear idea of what we wanted to do but turning it into a business plan was a challenge. An accountant friend of ours offered her help and the regional county municipality provided us with invaluable support.

**Daniel:** This structured approach helped build our business's credibility and secure financing.

**Maryse:** With that, in 2019, we were able to build our first building to house 700 birds. That same year, we won a provincial business competition, which validated our approach and gave wings to our project.



**Daniel:** We mainly supplied restaurants. Then, in 2020, the pandemic hit full force. When everything shut down, we had to maintain our operations so that we didn't disrupt egg laying. Friends helped us deliver our eggs locally, and we donated some to a food bank. We had to find other opportunities, and time was of the essence. With the support of experts, we began transitioning to new distribution channels: online sales, farmers markets, caterers and specialty grocery stores.

**Maryse:** These channels bring us closer to our customers. Providing a high-quality local product is important to us. Our eggs are larger than hens' eggs and popular for their creamy texture and rich flavour. This sets us apart and positions us in a high value-added niche market.

### Key partnership

**Daniel:** In 2023, when our main layer duck supplier closed operations, we had to rethink our business model. We had to double our capacity to meet our customers' needs. It was an opportunity to take our business to the next level.

**Maryse:** We wanted to expand and used the media to let everyone know. Having that publicity changed our trajectory. Local businessman Sébastien Grégoire was interested in our story and reached out to us.

**Daniel:** He became a partner. He invested in building a second duck pond and structured the financing. Today, he's in charge of administration and we handle all operations. With this partnership, we can ensure our operation's long-term viability.

### A reimagined philosophy of life

**Maryse:** Had Daniel been able to see, I would probably never have started this business with him. We would have done everything faster and not given it as much thought. Simply put, we reinvented ourselves with what we had.

**Daniel:** This project goes far beyond egg production. Being in direct contact with the birds, working with living things, is exactly what I needed to feel fulfilled. It's restored our professional self-worth and made us proud to take our place in society. ■

DREAM. GROW. THRIVE.



[fcc.ca/YoungFarmer](https://fcc.ca/YoungFarmer)

# YOU'RE PART OF **SOMETHING BIG**

Canadian agriculture needs more young farmers like you. Let's farm like the world is counting on us.

[fcc.ca/YoungFarmer](https://fcc.ca/YoungFarmer)



# BOOST PRODUCTIVITY WITH REMOTE SENSING TECHNOLOGIES

BY TIM PARENT



Canadian farmers are increasingly turning to innovative, cost-effective remote sensing technologies to enhance productivity, efficiency and sustainability. Satellite imaging, soil moisture sensors, weather stations, smart irrigation systems and mobile apps are more accessible than ever, offering practical solutions for farms of all sizes.

## Make data meaningful

Mohamad Yaghi, vice-president of AgExpert and the Innovation Hub at FCC, says the goal of remote sensing technology should be to add value to producers' operations. "It's not about creating the newest sensors to collect terabytes of data," Yaghi says. "It's about what that sensor is doing."

Remote sensing collects critical data to help farmers make informed, real-time decisions. "It's the opportunity to be the instant heartbeat of a farm," Yaghi says, emphasizing its role in proactive management.

Connectivity challenges persist, but Yaghi highlights a deeper issue: defining the value of data. "The challenge is not just for producers, but also for those selling solutions. Is the data you generate valuable to a producer?"

Seamless integration and ease of use are also vital. "We have to make remote sensing not only about the sensor itself but also the systems and analytics that extract real value."

Platforms like FCC's AgExpert simplify farm management by bringing financial and production records into one place. With integrations such as John Deere Operations Center, AgExpert makes it easier to organize, access, and share data across systems and with trusted advisors.

## Embrace on-farm innovation

Despite obstacles such as supply chain issues and data silos, farmers are finding creative ways to integrate these tools. In New Brunswick, maple syrup producers custom-built sensors to monitor sap flow and detect frozen pipes. They even overlay farm maps with satellite images to plan expansions.

Affordable, scalable technologies like mobile apps and smart irrigation make it easier to conserve resources, lower costs and increase yields. "Farmers are adaptable, they're super

resilient," Yaghi says. "Canadian producers are among the leaders in adopting this technology."

Crop health monitoring systems, such as Farmonaut, provide real-time insights into crop conditions – helping farmers make informed decisions on irrigation and fertilization, leading to productivity increases of up to 20 per cent.

Farmers Edge, METOS Canada and others also offer remote sensing and decision-support tools to help manage costs, inputs and yields more effectively.

Still, no technology will succeed unless it proves itself. "Is it delivering enough value at the moment when producers are willing to invest in that technology?" Yaghi asks.

The future of remote sensing hinges not just on new tools, but on real, actionable insights. ■



# NO MONEY FOR A RETIREMENT HOUSE

The following fictional case study was created by MNP

Hans and his wife, Heike, have been farming as a corporation since 1990. They took on significant debt to get the farm started and were motivated to pay it down as fast as possible. Both had various off-farm jobs and hadn't drawn much money from the company, as off-farm income covered most personal expenses.

## A retirement plan takes shape

The plan was to build a small new house for retirement when they turned 65 and cash in some RRSPs. But as they turned 60, they decided to build the new home sooner. Both hoped for an active retirement, including travel and hobbies. Neither of their two children planned to farm, but the plan had been to keep the land after retirement and live on the rent.

It quickly became apparent that there was a problem. Their decision to prioritize debt repayment meant they hadn't drawn personal income from the farm over the years. There were no personal funds available to build a retirement house.

The corporation was debt-free and had accumulated some cash; its corporate net worth was over \$10 million. However, aside from the RRSPs, their personal holdings were minimal. The original farm property was in their name, but the corporation owned subsequent properties.

## Exploring imperfect options

Sitting down with their accountant, they worked through their choices. They had several options to pay for the new house, but none were ideal. They could:

- have the farm corporation pay for and own the house
- cash in their RRSPs early and pay taxes
- pull dividends from the farm corporation as personal income and pay income tax on that money
- borrow money personally and begin taking personal income from the company each year going forward to repay the mortgage
- transfer the home farm that they owned personally into the corporation and extract funds in exchange
- sell the personally owned farm

## Understanding the tax and estate impacts

Their accountant explained that their situation was not uncommon. Many farmers view their land and farm assets as their retirement nest egg and fail to withdraw personal income from the business over their career.

Yes, they would have had to pay income tax on that money, and it would take longer to pay down the farm debt, but they would be in a better position to retire and formulate a succession plan. Hans and Heike reviewed the options.



### Weighing the options

Having the company own the new house would mean even more assets tied to the corporation, complicating their estate planning. Their accountant also advised that if the company owned the home, they would need to pay reasonable rent to the company or pay personal tax on the value of the housing benefit. But if the new house was built on corporate land, having the house paid for by the entity that owned the land made sense from a legal perspective.

Cashing in RRSPs would result in a personal tax hit now and would defeat the purpose of contributing to them. To cash them all in at once now would mean being taxed at over 50 per cent, rather than a lower rate if they cashed them out over time.

A high tax rate would also apply if they took large dividends from the company to fund the construction costs up front. Again, that would mean undoing a lot of the tax benefit of operating through a corporation over the years.

Another option was to borrow the money personally to build the house. Hans and Heike could then take annual dividends from the company to service their personal debt. The thought of significant new debt didn't sit well with them. However, it would allow them to extract cash from the company in an orderly manner at a significantly lower tax rate than if they took it all at once.

Heike asked about borrowing the money from their corporation rather than the bank, but their accountant explained that while that was a common question, the tax rules don't allow it.

They could transfer the home farm, which they owned personally, into the company. In exchange, Hans and Heike could withdraw cash from the company and purchase a separate building lot they would own personally. While appealing in the short term, it also presented more estate planning considerations.

Their accountant asked if they wanted to consider selling the personally owned farm. While their initial reaction was a hard no, they did realize that if they thought with their heads, not their hearts, it could be worth considering. They could utilize their capital gains exemption, and the proceeds would be more than enough for the new house, leaving liquid funds available for retirement.

### Lessons for the next generation

While they had no regrets about paying down their debts, Hans and Heike realized that drawing a modest annual income from the company would have made their retirement house build and estate planning more straightforward. As the saying goes, they had deferred a lot of tax over the years, but they hadn't escaped it. ■

## PLANNING FOR THE YEARS AHEAD?

### FCC's Will and Estate Pre-Planning Tool

may be a helpful first step in your journey:  
[willingwisdom.com/FCC](https://willingwisdom.com/FCC)

**FCC Advisory Services** offers free, personalized support to help farm families clarify goals, navigate transition and move forward with confidence. Business advisors can guide the conversation and help eliminate roadblocks:  
[fcc.ca/LetsTalkTransition](https://fcc.ca/LetsTalkTransition)

# HOW DO I MARKET MY GRAIN EFFECTIVELY?

BY BECKY ZIMMER



**Jonathon Driedger**  
Vice-President,  
LeftField Commodity Research  
Winnipeg, Man.

No one has a crystal ball. While you may not be able to predict the future, you can still strategize to make the best of market conditions. Start with a simple, critical question: When do I need to move my grain? Do I have time to wait for better prices?

Whether you need to generate cash, need the storage space or have other reasons, you need a plan to sell your grain proactively and with market conditions in mind.

Selling in increments is common practice – for example, 20 or 25 per cent is sold at different points throughout the year.

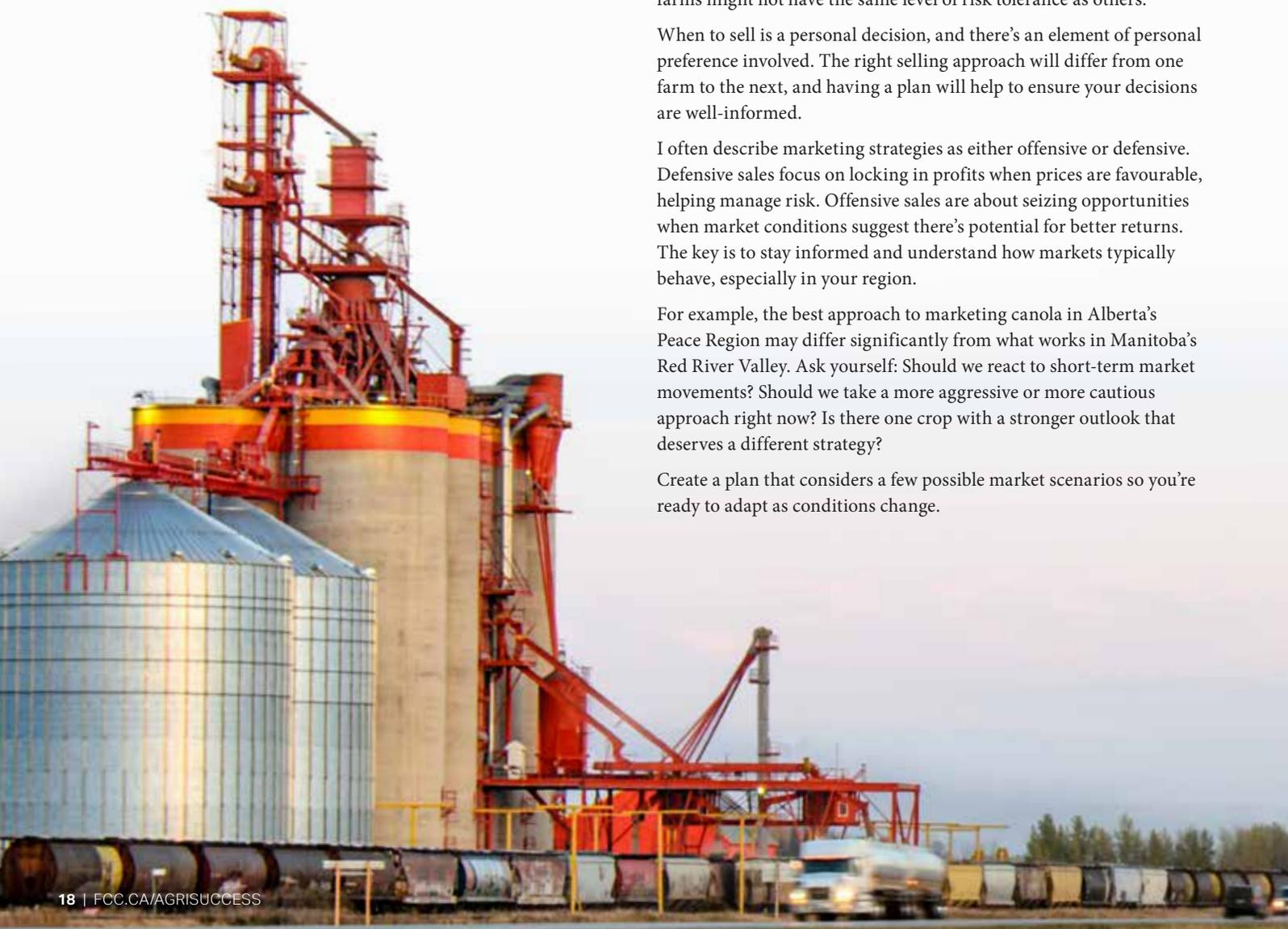
Every farm and every grain sale is different – each one involves unique goals, circumstances, and a different balance of risk and reward. Some farms might not have the same level of risk tolerance as others.

When to sell is a personal decision, and there's an element of personal preference involved. The right selling approach will differ from one farm to the next, and having a plan will help to ensure your decisions are well-informed.

I often describe marketing strategies as either offensive or defensive. Defensive sales focus on locking in profits when prices are favourable, helping manage risk. Offensive sales are about seizing opportunities when market conditions suggest there's potential for better returns. The key is to stay informed and understand how markets typically behave, especially in your region.

For example, the best approach to marketing canola in Alberta's Peace Region may differ significantly from what works in Manitoba's Red River Valley. Ask yourself: Should we react to short-term market movements? Should we take a more aggressive or more cautious approach right now? Is there one crop with a stronger outlook that deserves a different strategy?

Create a plan that considers a few possible market scenarios so you're ready to adapt as conditions change.





**Mike Jubinville**  
Senior Market Analyst,  
MarketsFarm  
Winnipeg, Man.

A fear of missing out (FOMO) is something many farmers experience, especially when it comes to getting the most out of marketing grain. Having the right information can take you a long way.

A lack of control can be frustrating. Waiting for the top of the market can lead to decision paralysis and that “deer in the headlights” feeling during price swings.

Grain markets tend to rise gradually and fall quickly. Sudden downturns can feel harsh, while too much information can be overwhelming. That’s why it’s important to build a basic understanding of how markets work.

At their core, markets are driven by supply and demand.

In a demand-led market, users are actively entering the marketplace, generating longer-run ‘bull markets’ with rising prices. Be alert to supply shocks that can create brief price spikes as those opportunities may require quick action.

Conversely, in highly supplied markets, where many producers are pushing grain into the marketplace, prices typically decline, leading to ‘bear markets’ characterized by falling prices and weaker returns.

Seasonality also shapes supply and demand. In fall, large volumes of grain entering the market add pressure due to abundance. In spring, prices may rise as old crop supplies tighten or weather challenges affect planting. Be aware of these seasonal patterns and how they influence market trends.

Other factors influencing supply and demand include weather, politics, trade, border issues, tariffs and currency fluctuations.

To navigate this complexity, set a clear marketing plan, stick to it and review your results regularly to stay disciplined. Focus on beating the local average price and use an incremental sales approach to build consistency.

With so much to consider, don’t hesitate to ask for help. A trusted third-party advisor can support your decision-making, clarity and confidence. ■

## YOUR GRAIN MARKETING CHECKLIST:

- ☐ **Determine** when to move grain based on cash flow, storage capacity and market pricing conditions.
- ☐ **Implement** an incremental selling strategy to manage risk and take advantage of market fluctuations.
- ☐ **Assess** your risk tolerance and personal comfort level with market volatility.
- ☐ **Choose** between offensive (opportunity-driven) or defensive (profit-locking) marketing strategies.
- ☐ **Monitor** seasonal trends and supply cycles that influence grain prices.
- ☐ **Consult** trusted advisors or market analysts to guide informed decision-making.
- ☐ **Create** a clear, consistent marketing plan – and review it regularly to stay on track.
- ☐ **Manage** emotional triggers like FOMO and work to your plan.

### MARKETING GRAIN? START HERE.

**Crop prices move fast, and so should your plan. Whether you’re new to marketing or refining your strategy, FCC’s Commodity Marketing Guide will help you clarify your goals, understand key terms and build a marketing plan that works for your farm. Take a look:**

**[fcc-fac.ca/en/documents/commodity-marketing-guide-grains](https://fcc-fac.ca/en/documents/commodity-marketing-guide-grains)**



# HOW TO COPE WHEN OFF-FARM STRESSORS ADD PRESSURE

BY MYRNA STARK LEADER



Farmers know the rollercoaster of uncertainty – but lately, the ride’s gotten wilder.

Life has moved from global pandemic recovery – no small feat – to changes in long-term, relatively stable trading relationships. As markets swing, costs climb and AI ramps up, it’s no wonder stress levels are rising.

Of course, some stress can be positive. It stirs action and fosters innovation. But too much can leave you feeling stuck and take a health toll – physically, through high blood pressure, heart disease or stroke, and mentally, through anxiety, worry or a sense of hopelessness.

Stress doesn’t discriminate by age or job. How and when it appears is unique to each person.

## Recognize the signs

Just like you check the daily forecast, monitoring and understanding your stress and tolerance levels is important. Signs are typically physical, behavioural, emotional or intellectual. Someone might experience stress in their body – tension, headaches, stomach issues – while another’s mind races with recurring thoughts. Still, someone else may feel increased unease or experience greater mood shifts. Often, stress accumulates due to the combined effects of various factors, such as work, family, finances or world events.

## Be your own barometer

“Be really honest with yourself about your well-being and notice changes,” says Ontario-based psychotherapist Bonnie Taylor, MSW, RSW.

What’s your internal dashboard reading? Green and good? Yellow – caution, or red – danger?

“Think about your body daily so you can recognize an average stress day, the green zone, not stress-free, but a day when you manage most things. In the yellow zone, stress consumes more of your thoughts and your body reacts more intensely. You still do what you need to, but maybe you’re more tired, irritable or reaching for coffees to keep ramped up,” Taylor says.

“In the red zone, your ability to handle stress or solve problems is limited. The body is using reserves just to manage. It might feel like everything is overwhelming and you can’t perform.”

Recognizing when your stress is growing, in your yellow zone, is the best time to act. Since you can’t control things outside your control, like geopolitical situations, it’s important to focus on what you can do.

### Use positive strategies to help cope

Since there’s no one-size-fits-all for stress reduction, Taylor offers several stress management tools.

“Get your to-do list out of your head and onto paper. That alone is sometimes enough to ease stress because it’s a way to look at what’s consuming your thoughts, time and body’s reactions,” Taylor says.

Setting boundaries is another approach. “Consider saying no and look at how much you take on. Ask if others could take over, recognizing that you are absolutely capable, but there may be others capable as well, freeing you for other priorities or time to de-stress.”

You may find watching the news or social media informative, helpful with decision-making or a de-stressor. However, Taylor advises setting a timer to remind yourself to consider your physical and mental state. Do you feel better or worse after watching? Taking a break is OK.

Other strategies might be a daily ritual, such as enjoying morning coffee without

## KNOW THE SIGNALS: TAKE EARLY ACTION AGAINST STRESS

**BODY:** Notice headaches, digestive trouble, sweating, tingling, muscle tension, aches, breathlessness or frequent illness.

**BEHAVIOUR:** Watch for changes in activity or sleep and be mindful of behaviour shifts like outbursts, complaining, isolation, crying, grinding teeth or taking dangerous risks.

**EMOTION:** Monitor for mood swings, nightmares, loss of interest, feeling overwhelmed, frustration, intolerance, fear of failure, low confidence, apathy or comparing yourself to others.

**HEADSPACE:** Pay attention to memory lapses, poor focus, racing thoughts, poor judgment, confusion, loss of objectivity or urges to escape.

(Adapted from University of Suffolk, Boston - [suffolk.edu/student-life/health-wellness/mental-health-resources/the-warning-signs-of-stress](http://suffolk.edu/student-life/health-wellness/mental-health-resources/the-warning-signs-of-stress))

distractions. Or naming things you’re grateful for, taking short daytime rests and deep breathing to gain calm.

“Practicing mindfulness is essential,” Taylor says. “It can be as easy as pausing to check your five senses. Name five things you hear, four things you see, three things you smell, two you can touch and one you taste right now.”

In stressful times, it’s easy to forget to do things that bring joy or boost endorphins, such as spending time in nature, biking, walking, dancing or quality time with family.

### Remember, support is around you

“Farmers tend to be isolated in their workday, but we’re social creatures. It’s so important

to connect with others, particularly off-farm. Call somebody to see how they’re doing. And don’t ignore someone who reaches out to you. Maybe it’s asking others how they’re dealing with these external things. Just raising the topic is an opportunity to start helpful conversations,” Taylor says.

Doctors, therapists, accountants, financial planners and others can also be supportive. Friends, mentors or leaders from community clubs, faith groups or volunteer organizations may also provide valuable support.

“Mental health and wellness are really enhanced by our community. It’s somewhat of a community responsibility to be there for each other, but only the individual knows what works for them,” Taylor says. ■



## HOW ARE YOU FEELING?

Explore a comprehensive list of mental health resources, including FCC’s free and confidential self-check tool, designed specifically for farmers, at [fcc.ca/Wellness](http://fcc.ca/Wellness) and [domore.ag](http://domore.ag).

# THREE WAYS TO FIND THE RIGHT FARM ADVISOR

Advisors are an important part of any farm team, but not everyone will be a good fit for you and your business. Consider these three tips to find the best advisor to meet your needs:

- 1. Ask your farming friends, neighbours and your existing advisors for recommendations.**  
If you have a good internet connection, remember that you're not limited to local professionals.
- 2. Check resumes and references to learn about the advisor's education and experience.**  
Does their expertise match what you're looking for?
- 3. Book a discovery meeting with each potential advisor.**  
See who best aligns with your values, work style and communication preferences.

Source: country-guide.ca

**To learn more about how an FCC advisory team can support your operation, visit our Advisory Services page, [fcc.ca/LetsTalkTransition](https://fcc.ca/LetsTalkTransition)**

---

## SLEEP MATTERS

While sleep may not be at the top of your priority list during busy seasons, it's a vital component in managing stress. Try these tips to improve your sleep:

- Cut caffeine eight hours and alcohol four hours before bed.
- Make to-do lists and write down your worries before you try to sleep to park those thoughts mentally.
- Focus on deep breathing and relaxing your muscles when you get into bed. Try listening to sleep music, guided meditation or progressive relaxation on an app.

Source: ontariograinfarmer.ca, fcc.ca



**FACT:** Studies show that being awake for 17 hours is similar to having a blood alcohol content of 0.05%, and being awake for 24 hours is similar to having a blood alcohol content of 0.10%.

# BUSINESS PLAN BOOT CAMP

Your business plan is your roadmap to success. FCC's Business Plan Boot Camp webinar series highlights best practices and tips on how to implement them.



Scan the QR code or visit [fcc.ca/Events](https://fcc.ca/Events) to watch the five-part series on demand.

*BUSINESS PLAN BOOT CAMP*

EVENT SERIES

## PUT YOUR NUMBERS TO WORK

Thinking about purchasing or leasing new equipment? Or curious how your mortgage payments might play out over time?



FCC offers a range of tools and resources to support your financial decision-making, whether you're looking to deepen your knowledge or run the numbers.

Explore the **Loan Payment Calculator** to estimate payments based on loan amount, interest rate and amortization, complete with a breakdown of principal and interest: Visit [fcc.ca/Calculator](https://fcc.ca/Calculator)

Or take a deeper dive with **Manage Your Farm Finances**, a free three-part course to help you:

- Understand your numbers
- Analyze your statements
- Make decisions

Build your knowledge unit by unit, test your understanding and apply what you've learned using practical tools and ready-to-use templates tailored to farm operations.

Visit [fcc.ca/ManageFarmFinances](https://fcc.ca/ManageFarmFinances)

Grow your skills and strengthen your farm management toolkit. Your future self will thank you!



DREAM. GROW. THRIVE.



# Helping the **next generation** put down roots

Transitioning a farm or food operation is getting easier, thanks to FCC's enhanced Transition Loan. This product lets buyers step in without upfront capital, while sellers receive funds on a timetable that fits their schedule and plans.

The timing is critical: more than \$50 billion in Canadian farm assets are expected to change hands over the next decade. Producers have asked for more flexibility and security on both sides of their deals, and FCC has answered that call.

"The FCC Transition Loan has been a game changer for our farm. It's helped us to secure land and equipment with flexible terms, and saving interest helped us to continue growing," said grain, oilseed and cow-calf producers Aaron and Amber Hoffus of Bjorkdale, Sask., who used this loan to secure land and equipment and keep their mixed farm operation growing.



## **Built for buyers**

Here's how it works: New owners can start with interest-only payments or begin reducing their principal right away. This flexibility keeps more cash free for crop inputs, livestock, new technology or marketing improvements during those critical first years of ownership.

What's more, there's no need for a down payment. And FCC includes AgExpert accounting software at no extra cost, giving buyers clear insight from day one into costs, revenue and balance-sheet health. A Transition Loan calculator on [fcc.ca](http://fcc.ca) helps producers compare schedules and choose the option that best matches their cash flow.



## **Peace of mind for sellers**

Sellers, for their part, receive the full sale proceeds guaranteed by FCC, on a schedule they choose, for up to ten

years. That steady, predictable payout can fund a retirement, support reinvestment or allow the outgoing owner to mentor the next generation while staying involved.



## **Support when it matters**

Ownership changes come in many forms, whether it's parents selling to their kids, neighbours buying from retirees or entrepreneurs expanding their operations. Whatever the scenario, the enhanced Transition Loan meets today's ownership challenges and lays a stronger foundation for tomorrow's success.



Visit [fcc.ca/TransitionLoan](http://fcc.ca/TransitionLoan) to learn more.

AgExpert 

Connecting  
all the  
right dots.

Uncover more insights.

AgExpert gives you a bird's eye view of your data, helping you connect every dot on your farm. It's your connection to confident, data-driven choices on everything from the field to the books.

Solid, simple farm management,  
made for the way you work.



Create an  
account today  
at [AgExpert.ca](https://AgExpert.ca)







*DREAM. GROW. THRIVE.*

# INNOVATIVE FARMING HAS ITS REWARDS

## Apply for the FCC Sustainability Incentive Program

We're rewarding FCC customers like you, who are using smart, sustainable practices on the farm. Think of it like a bonus for a job well done. Your wallet will thank you, and so will the next generation of farmers.

Learn all the details at  
[fcc.ca/SustainabilityPrograms](http://fcc.ca/SustainabilityPrograms)

---

For AgriSuccess subscription changes call 1-888-332-3301

---

**Return undeliverable copies to:**

Farm Credit Canada  
1800 Hamilton Street  
Regina, SK S4P 4L3

Publications Mail Agreement  
No.40069177