



FARM STRONGER:
THE FARM CEO
CHECKLIST

WHEN NEIGHBOURS
BECAME A NATION:
THE ORIGINS OF HAY WEST

PILOTING AGRIVOLTAICS:
EMERGING TECH
THAT PAYS OFF

WINTER 2026

AgriSuccess

A man and a woman are standing in a lush green field. Both are wearing black long-sleeved shirts with the Dolbec logo on the chest. The man is on the left, wearing blue jeans, and the woman is on the right, wearing a dark skirt. They are both smiling slightly at the camera. The background shows a vast field of green plants under a clear sky.

**TRADITION AND
INNOVATION:
DOLBEC'S
WINNING RECIPE**



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



fcc.ca/TransitionLoan

AgriSuccess

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 109

Editor, Kim Sheppard

Articles may be reproduced with permission. Please contact us at agrisuccess@fcc-fac.ca.

Cette publication est également offerte en français. Consultez fcc.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

@FCCagriculture

Farm Credit Canada

@FCCagriculture

FCC/FAC

Farm Credit Canada

FCC Knowledge Podcast

IN THIS EDITION

WINTER 2026



PRODUCER PROFILE

Tradition and innovation: Dolbec's winning recipe

4

Dolbec has become Eastern Canada's largest potato producer, all while staying true to its values of collaboration, sustainability and community.

10 FEATURE ARTICLE

Farm stronger: The Farm CEO Checklist

Start with what matters. FCC's Farm CEO Checklist helps you focus on high-impact actions to improve profit, reduce risk and grow sustainably.

3 YOUR MONEY

How to pay yourself without harming the farm

Get clear tips on how to balance personal income with your farm's long-term success.

12 MY STORY

When neighbours became a nation: The origins of Hay West

How one Ontario farmer's idea sparked Hay West, uniting producers nationwide and proving the power of grassroots leadership.

15 AG INNOVATION

Piloting agrivoltaics: Emerging tech that pays off

Explore how agrivoltaics and other low-footprint tech can help you farm more efficiently and sustainably.

16 CASE STUDY

Working separately but still together

When a new spouse brings big ideas to a legacy farm, clashing priorities test family ties and trigger a high-stakes succession plan and business reorganization.

18 SINCE YOU ASKED

What responsibilities should my child start with on the farm?

Help the next generation grow into your farm business with confidence. Learn practical steps and real-world advice for easing the transition – without giving up control all at once.

22 ROOTED IN RESILIENCE

Supporting our kids' well-being

Big feelings on the farm? Help kids identify their emotions, develop healthy coping strategies and know when to seek additional support.

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.

TREVOR BACQUE

Trevor is an Alberta-based freelancer, writer and journalism instructor. His work focuses on agriculture, food and the business of both.

REBECCA HANNAM

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

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.

HOW TO PAY YOURSELF WITHOUT HARMING THE FARM

BY EMILY LEESON

Paying yourself from the farm isn't always straightforward, especially if your operation is incorporated. Draw too much, and you risk weakening the business. Draw too little, and you shortchange your family and security. Find balance using a mix of salary, dividends and other tools to give yourself a fair income while protecting the farm's finances.



Salary vs. dividends

Paying yourself a salary (wages that create RRSP room but require payroll deductions) or dividends (profits paid to you as a shareholder, often taxed at a lower rate but without RRSP room), or a mix of both, depends on your financial goals.

“With wages, you’ve got deductions – the big one being Canada Pension Plan (CPP) contributions,” says Mike Bossy, chartered professional accountant with Bossy Nagy Group in Tillsonburg, Ont.

“With dividends, you don’t have payroll contributions like CPP, so it’s important to set aside savings,” Bossy says. “That’s when I suggest a Tax-Free Savings Account (TFSA). Your investments grow tax-sheltered, and you can contribute up to \$7,000 per year, to a lifetime maximum of \$109,000.”

If you invested \$5,000 annually in a TFSA for 20 years with a modest 5% return, you’d accumulate about \$165,000 completely tax free.

Tap funds smartly

Retained earnings and shareholder loans offer flexibility when used wisely. “Retained earnings are just the accumulated profits the business has had since it started,” Bossy says. “If I give you a \$50,000 dividend but you only need \$25,000, the company owes you the rest. After ten years, that’s \$250,000 in your shareholder account.”

Estate freezes can also support succession and retirement. “You value the company and trade growth shares for freeze shares. If you buy back \$50,000 of those shares, that creates a gain taxed at dividend rates.”

Plan with purpose

Good compensation planning supports personal goals and your farm’s future. “Cash is king. Drawing a living pulls cash from the business, so you have to manage it carefully,” Bossy says.

“You’ve got four buckets: the banker, leases and interest, personal living, and growth. The first two are fixed. Your living becomes fixed. What suffers? Growth. You need to decide what to sacrifice.”

The challenge isn’t just choosing salary or dividends. It’s ensuring your income doesn’t strain farm finances. Balance living expenses with what the farm needs to cover debt, leases and reinvestment. Paying yourself is vital, but pulling too much too quickly risks limiting expansion or even meeting obligations.

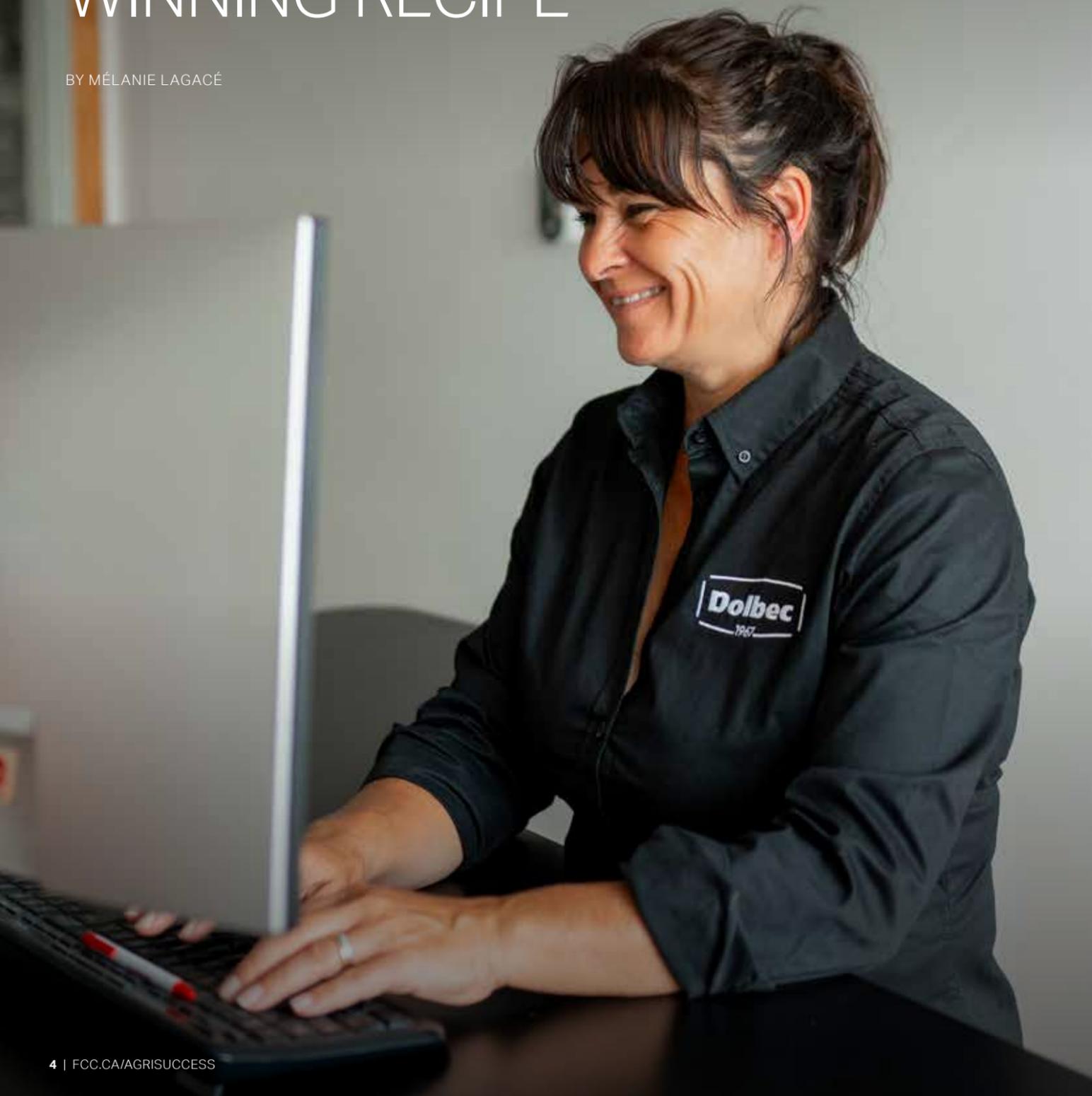
The right strategy protects both: steady income for you and healthy cash flow for the farm. ■

“You’ve got four buckets: the banker, leases and interest, personal living, and growth. The first two are fixed. Your living becomes fixed. What suffers? Growth. You need to decide what to sacrifice.”

– MIKE BOSSY

TRADITION AND INNOVATION: DOLBEC'S WINNING RECIPE

BY MÉLANIE LAGACÉ



Dolbec, a family farm located in Saint-Ubalde, in the Portneuf region of Quebec, has established itself as the largest potato producer and packer in Eastern Canada. They blend agricultural tradition with modern business practices to fuel their growth. The business's success is built on the vision of co-owners Stéphane Dolbec and his spouse Josée Petitclerc, who have surrounded themselves with a dedicated, multidisciplinary team.

Growth with a deep connection to their roots

In 1967, Stéphane's parents, Francine Sauvageau and Herman Dolbec, acquired the Dolbec family land. "My parents embraced a vision of responsible, forward-looking farming," says Stéphane, who took over the business in 1994 at the age of 22, following the tragic passing of his father. "I quickly learned that our success depended on innovation and strategic financial management: buying land, building storage facilities and modernizing machinery and the packing centre."

In 2005, Stéphane bought out the farm, which operated 4,500 acres and employed about 60 people at the time. To support expansion and stabilize yields, Dolbec began geographic diversification in 2010 in partnership with two other Quebec potato producers.

Today, Dolbec farms 10,000 acres, employs 150 to 190 people (depending on the season) and harvests nearly 60,000 tonnes of potatoes each year, including seed potatoes. Annually, about 100 million pounds are then packaged for the table market. New varieties are tested every year to unearth rare gems that are well-suited to the soil, last for up to 12 months, and look and taste delicious. Most of their sales are done in Quebec, but they also sell to Ontario and the United States.

Crop rotation (corn, soybeans, wheat, rye and green fertilizers) helps maintain soil quality. These crops are grown on 6,000 acres and make up around 10% of sales.

Embracing a collaborative management style

Both partners are involved in many areas on a daily basis, supporting their team and actively focusing on planning and key projects. "Stéphane never works in isolation. He knows how to surround himself with good people," Josée says.

This collaborative approach permeates the entire organization. The couple relies on the support of general manager Hugo d'Astous, who's been there since 2014, and a management committee that oversees their main business lines – sales, procurement, finance, human resources, agronomy, marketing and continuous improvement.

"The more we grow, the more important it is to work together as we forge ahead," Stéphane says. This structure makes it easier for Dolbec to adapt to unforeseen circumstances and market conditions.

Two of their sons, Zachary and Thierry, are already involved in the business – one in sales support and land optimization, the other in farm operations. Their youngest son, Jérémy, is continuing his studies.

"Everyone progresses at their own pace and according to their own aspirations. We have a solid family and organizational succession plan supported by management and consultants to ensure that business-critical positions continue to be filled by qualified people," Stéphane says.



A shift in technology pays off

Dolbec has invested over \$30 million to upgrade its facilities, including \$12 million for a state-of-the-art packing centre that uses advanced automation and smart technology, and opened in 2017. Featuring a fully automated line – from receiving, to artificial intelligence-led sorting, to bagging – this centre is among the most advanced in North America. These improvements have resulted in an estimated 25% gain in efficiency and increased packing capacity from 70 to 120 million pounds per year.

Innovation isn't just about technology; it's also about redefining roles. Part of the workforce previously assigned to manual sorting now handles equipment supervision, quality control and/or digital management. In addition, artificial intelligence supports inventory planning, logistics and order fulfilment.

"These tools allow us to make the right decisions right away and meet our customers' expectations any time of the year. We place a great deal of importance on the quality of our service, which has had a huge impact on the company's success," Josée says. This philosophy can be seen in their business relationships. "Our suppliers are true partners, and we grow together with them," she adds.

Sustainable practices and climate adaptation

To cope with the unpredictability of Mother Nature, Dolbec launched a five-year irrigation project. The system, with its low-pressure pivots, mimics natural rainfall and stabilizes yields to counter the effects of variable precipitation. In addition, a changing climate calls for optimal land drainage.

Precision agriculture is key for the operation. Using sensors and cameras, it targets specific areas and limits the use of inputs. "As producers, we have a responsibility to reduce our environmental footprint," Josée says. In partnership with the Research and Development Institute for the Agri-Environment (IRDA), Dolbec is exploring ways to improve soil health.

Strategic planning

"We always plan our investments according to their long-term impact on our competitiveness," Stéphan says. This rigour informs decisions related to operations, people and environmental responsibility.

The business relies on a five-year plan, developed with the help of a consulting firm and some 20 key employees. It's complemented by an environmental, social and governance approach, in which each department is asked to propose one concrete action focused on sustainability.

From surplus yields to added value

With the circular economy in mind, Dolbec works with Ubald Distillery to turn potatoes that aren't sold commercially into alcohol. "Hugo came up with the idea," Josée says. "We saw an opportunity to create a value-added product. What sets us apart is that we make everything here, from field to bottle."

Surplus potatoes are also sold to processing companies that produce fresh and frozen vegetables, gluten-free flour and animal feed. A portion is donated to food banks, and their packaging has been redesigned in favour of recyclable and compostable alternatives.

Investing in the future

Growth at Dolbec isn't just about the number of cultivated acres. It's built on rigorous planning, a grassroots spirit of collaboration and a long-term vision – a business model that illustrates what can be achieved by combining know-how and innovation.

"We have to stay true to our traditional values while continuing to adapt and prepare for the future," Stéphan says.

"And you never want to lose the essence of what a family business is," Josée says. ■

GIVING BACK TO THE COMMUNITY

The community pumpkin patch is an example of Dolbec's social engagement. Every fall, hundreds of people come to learn about agriculture. The town's elementary school gets involved as part of its entrepreneurship project, and all profits are donated to the school. The farm also supports several local causes related to health, sports and food.

"THE COMMUNITY PUMPKIN PATCH GREW OUT OF A DESIRE TO BUILD RELATIONSHIPS WITH LOCAL FAMILIES."

– JOSÉE PETITCLERC



DOLBEC'S WINNING RECIPE

- Focus on innovation, supported by a long-term vision and targeted investments.
- Surround yourself with an engaged team and foster collaborative approaches to decision-making.
- Diversify your business to strengthen your resilience against unforeseen events.

DREAM. GROW. THRIVE.



MAKE YOUR MARK

You're ready. So are we.
Financing for the next generation
of agriculture and food.

fcc.ca/YoungFarmer

A symbol of commitment

As a Silver PAIR-certified organization, FCC is committed to reconciliation – not just in words, but in action. Our team is actively building meaningful partnerships to create real economic opportunities for Indigenous communities.

Learn about our journey
at fcc.ca/Indigenous



PAIR SILVER
PARTNERSHIP ACCREDITATION
IN INDIGENOUS RELATIONS



FARM STRONGER: THE FARM CEO CHECKLIST

BY MATT MCINTOSH

There's no shortage of challenges in farming. Building business management skills and becoming a Farm Chief Executive Officer (CEO) is an effective way to navigate challenges and grow your business.

Knowing where to start can be tough, though. FCC's Farm CEO Checklist is designed to help farmers become effective CEOs by outlining priority actions to mitigate risk, seize opportunities and build a sustainable business.

Why be a CEO?

"Today's farmers aren't just producers. Their role has really evolved from operator to executive, making high-stakes decisions daily," says Jason Fiske, FCC's manager of knowledge products. Given this evolution, being better prepared to make those decisions and handle the consequences is critical.

Taking a page from the corporate world isn't just a trendy thing to do. There's plenty of data to support why farmers should think like a CEO.

The data backs it up

Farm Management Canada's 2015 Dollars and Sense study revealed a "measurable link between farm financial performance and the adoption of farm business management practices regardless of producer and production demographics." Seven practices in particular – including having written

business plans, monitoring the cost of production, and keeping an updated budget and financial plan – were found to be significant drivers of higher farm profitability. In fact, profitability increases between \$10,000 and \$160,000 were directly linked to these practices.

Five years later, a subsequent survey highlighted a concerning trend: the rate of adoption for the vast majority of business management practices had declined, including those practices found to have the greatest impact on farm financial performance.

"Only 22% of farmers have a written business plan, down from 26% in 2016, which was a low number to begin with," says Fiske. "People may not get into farming because they like accounting and other aspects of business. It's certainly not everybody's preferred thing, but it is important."

Know where to start

Lack of time and the belief that the farm is successful without adopting business management practices, such as formal business or market planning, were consistently listed as barriers to taking a more executive approach to management. Another was not knowing where to begin.

Fiske says FCC developed the Farm CEO Checklist to help farmers identify their own starting point – the areas where they

most need to focus by recognizing both their strengths and gaps. Comprised of 14 overarching sections, with subcategories in each, the checklist functions as an informal scoring system, serving as a practical to-do list for addressing essential areas of farm business management. Checking off more boxes on the list helps ensure success by mitigating risk and providing greater confidence in decision-making.

The Farm CEO Checklist is not meant to be followed sequentially. Fiske reiterates that farmers should not expect to work on "everything every day," nor feel the need to follow it step by step. Its purpose is to help individuals prioritize each task and achieve wider gains by taking small steps.

"Many of these tasks are ongoing. Some can take weeks, months, even years to complete," Fiske says.

"You could have a list of 60 things you should be working on – but what we really wanted to do is narrow this down to things we think are critical and that are beneficial to all farms regardless of their size or geography."

The Farm CEO Checklist tool is one of many business management resources available through FCC's website. To explore these, visit fcc.ca/FarmCEOChecklist. ■



STEP INTO THE FARM CEO ROLE: 14 ACTIONS TO BUILD A STRONGER FARM

- Have a written business plan
- Work with a team of professional advisors
- Have a written risk management plan
- Have a written commodity marketing plan
- Create a budget that's reviewed regularly
- Know your cost of production
- Keep updated financial records and cash flow analysis
- Have a written transition plan
- Have a written and updated will (within 5 years)
- Have a written and well-developed human resources plan
- Use benchmarking and keep updated production records
- Advance social responsibility and embrace sustainable farming practices
- Have a written technology modernization plan
- Incorporate key performance indicators (KPIs) in all business aspects

WHEN NEIGHBOURS BECAME A NATION: THE ORIGINS OF HAY WEST

AS TOLD TO TIM PARENT



Willard McWilliams and his son Wyatt have spent their lives on the family farm in Navan, Ont., just east of Ottawa. For them, farming isn't just about production; it's about caring for the land, their animals and the wider agriculture community.

In 2002, a severe drought gripped the Prairies and turned fields brown. Many cattle producers faced the heart-wrenching choice of selling off their herds or watching them starve. But Willard recognized a need and realized he was in a unique position to help. That's how Hay West was born, demonstrating how farmers could become leaders during a crisis by turning vision into action and benefitting countless others.

Willard: "I turned on the TV one morning and saw a guy standing in a field with nothing growing, and I knew right away we had to do something. I thought, 'Well, we've got too much feed here, too much hay. Why not get it to the people who need it?'"

That simple realization sparked the Hay West initiative, uniting farmers, railways, governments and everyday Canadians to transport tens of thousands of tons of hay across the country.

Willard: "Farmers have always been good at looking after their own, but sometimes you've got to look a little further down the road and see who else needs a hand."

Wyatt recalls how past experiences shaped their approach.

Wyatt: "In the '60s, we had a big drought here, and we had to get hay from Western Ontario. In the '80s, Manitoba had a drought, and Dad took hay there. So we'd seen it before. But in 2002, we had one of the best hay years ever here. There were tons of quality hay. By July, we were cutting a second crop. There was no question that we had the feed. There was quantity and quality."

Willard asked local politicians to start getting the word out that they had enough extra hay for farmers out west.

Willard: "We knew a few politicians in the city. I knocked on doors at 6:30 in the morning and saw who was at work by 8 a.m. By 10 or 11 a.m., there was a news conference. After that, it just kind of took off. We had done a few projects in the community before, so people trusted us. Farmers understood, because whether you're in Ontario or Alberta, you know what it means to have your cows bawling and nothing to feed them. People picked up on it right away and there was no stopping it."

Wyatt: "The phone just started ringing and ringing. One farm had a load, then another farm. Everybody wanted to be a part of it: the railways, truckers, farmers and everyday people in town. My phone was ringing off the hook all day, and the whole operation just took over the kitchen table. We were up early, went to bed late. The phone never stopped. But it didn't feel like work because everybody was pulling together."

The initiative overcame logistical and political challenges because the momentum was undeniable.

Willard: "Boy, there were challenges, but they were all overlooked because the pressure was so strong. The country was behind it. It just kind of took off."

Wyatt: "As things grew, there was more sponsorship that came on board, more government support, more public support. You couldn't walk down the street without somebody asking how they could help. It really showed the strength behind the idea. It grew into something a lot bigger than how it started. I think it opened a lot of doors for us as well, on both ends, even though it was a bad situation. It opened doors to communication and relationships. That is definitely the one thing I took away from it."

Perhaps the most powerful lesson was how this initiative was led. Farmers trusted Hay West because it came from one of their own, not a top-down directive. It was farmers standing shoulder to shoulder, proving that leadership is most effective when it grows from the ground up.

Willard: "When you cut through all the chaff, it's just common sense. You look after yourself, but you look after others, too. That's how you get through the mess."

Wyatt: "We used to say it was about getting the feed to the need, but really, it was about unity. It wasn't just Ontario farmers helping Alberta farmers; it was Canadians helping Canadians. It was the whole country coming together."

Decades later, both recognize the role farmers can play as leaders within their communities.

Wyatt: "As producers, we have to come forward more, do a little more marketing, take on that leadership role like what happened with Hay West."

Willard: "It wasn't politics. It wasn't programs. It was people helping people. That's what made it work, and that's what makes it worth remembering." ■

INSPIRED BY WILLARD AND WYATT?

Take the lesson home: leadership means preparing for challenges before they arrive. Start by asking yourself: "Do I have a risk management plan? A strong community network? Who are the trusted advisors I can call tomorrow if a crisis arises?" Just as Hay West grew from one farmer's idea, your leadership can begin with simple steps such as strengthening relationships, reviewing your business plan and being ready to act. Resilient businesses are built not only on production, but on foresight, trust and collaboration.



When challenges seem overwhelming, there's help

If you're in the agriculture and food industry, you can access online tools to support your mental health. And find links to local helplines if you need to talk.

Learn more at fcc.ca/Wellness



Scan to learn more



Agrivoltaic installation over raspberries in the Netherlands.

PILOTING AGRIVOLTAICS: EMERGING TECH THAT PAYS OFF

BY TREVOR BACQUE

Farm operators are finding that practical technology upgrades can deliver strong results when applied strategically. From improving day-to-day decision-making to building resilience against unpredictability, producers are showing that innovation doesn't have to be flashy to make a difference.

Stacking benefits

Agrivoltaics is an innovation worth considering. It combines electrification and agriculture on the same land via vertically placed bifacial solar panels. Paul Galpern, a professor in the Department of Biological Sciences at the University of Calgary, says this European-inspired approach holds strong potential for Canadian farms.

"This is truly about co-location because you can have cattle or sheep move through these and do much less damage to the pasture," Galpern says. "Producers incur fewer weeds and install panels with less disruption to the soil."

Like any major change, piloting agrivoltaics comes with complexities such as tax, financing and legal considerations. It's important to seek guidance from trusted advisors before moving forward.

Land that works smarter

With a minimal footprint, bifacial solar panels help preserve soil microbiomes and native grasslands, allowing land to generate electricity without compromising productivity. "It's possible to increase the income from land without harming it," Galpern says.

The declining cost of solar technology, along with goals like income diversification, energy independence and climate action, is driving more producers to explore agrivoltaics. The next step could be adapting panels for cropland, spaced to allow crop growth and equipment access.

Beyond agrivoltaics: practical steps for efficiency

Agrivoltaics is just one of many tools farmers can use to strengthen productivity and resilience. Other proven technologies are helping producers manage weather variability, protect soil health and reduce input costs. For example, on-site weather systems enable real-time decisions to protect crops and livestock during severe weather.

Manure injection is another practice that boosts soil health and reduces reliance on commercial fertilizer. It helps prevent nutrient loss through runoff or volatilization, supporting waterway protection and sustainability goals.

"These factors are coming together now to increase awareness and reduce costs," Galpern says. "There's real potential to augment incomes through small changes to practice."

Many farms are already showing how productivity and sustainability can go hand in hand, strengthening efficiency and resilience through changing conditions. Agrivoltaics can offer another way to make the most of less-productive land by adding a steady source of income. ■

SMART STEPS TO BOOST SUSTAINABILITY AND PROFITABILITY

- **Track your microclimate.** Use on-site weather data to guide harvest, pest, irrigation and livestock decisions.
- **Optimize nutrients.** Inject manure to build soil, cut fertilizer costs and reduce runoff.
- **Pilot agrivoltaics.** Test bifacial solar panels for energy gains and suitability for livestock.
- **Go beyond efficiency.** Choose tools that cut costs and increase your resilience to extreme weather and variable environmental conditions.
- **Start small.** Trial new practices, measure results, then expand.

WORKING SEPARATELY BUT STILL TOGETHER

The following fictional case study was created by MNP

Anna and her older brother, Gabe, grew up on the farm, learning tasks ranging from planting to harvesting. In their early twenties, they were faced with the unimaginable: their parents passed away without warning. Once the initial shock subsided, they sat down to figure out how to move forward. Relying on their shared experience, they divided responsibilities and took on ownership and management of the family's wholesale, retail and pick-your-own vegetable farm.

The first couple of years were tough, but they learned from their mistakes and made progressive moves to adopt new packaging and produce-tracking technology.

New marriage, fresh energy

Four years later, Gabe married his long-time girlfriend, Ella. She was a physiotherapist with a busy practice. She fully supported the farm, but her schedule prevented her from being involved.

The following year, Anna married Robert. They met on vacation, and within six months, they married. Friends and family were surprised at how quickly the relationship moved forward, but they were happy.

Although from the city, Robert was fascinated by the farm operation. With his background in sales and marketing, he felt he could make a solid contribution. Anna was excited to work alongside her new partner and loved his enthusiasm.

Diverging visions

Initially, the new dynamic seemed to work. Gabe was responsible for agronomy and production. Anna oversaw employees and the roadside retail and pick-your-own business. Robert gravitated to wholesale opportunities and found new business. He became obsessed with the idea that the farm process produce into boutique products to sell in urban specialty stores.

Cracks started to appear in the working relationship between Gabe and Robert after about a year and a half. Robert was spending money on processing facility designs and new product ideas. Staff complained that Robert assigned them special project work without consulting Gabe or Anna. A power struggle was brewing between Robert and Gabe, with Anna caught in the middle.

Negotiating a new path forward

It eventually reached a boiling point. After many arguments and discussions between Anna and Gabe, they decided to explore options for dividing up the business. Working with a lawyer and accountant,

they began exploring ideas that might enable independence while maintaining opportunities to work together. Anna wanted to preserve her relationship with Gabe and ensure the extended family wouldn't fall apart. Gabe agreed and admitted that he saw merit in Robert's ideas, even though their personalities and management styles didn't mesh.

Robert presented a plan that would see Gabe buying out Anna's share of the farm business. He also offered a memorandum of understanding whereby Robert and Anna would form their own company that would be allowed to purchase wholesale produce from the farm, process and package it, and market it under the family's well-established brand. These products would be sold in urban specialty markets and would also be available for purchase at the farm's existing roadside retail stores.

To put it simply, Gabe would run the family business as he saw fit but maintain a relationship with Anna and Robert that would expand production and sales. Gabe wouldn't be at risk if Robert's vision failed to gain traction. Anna knew she would be caught in the middle, acting as a bridge not only between the two businesses, but between two of the most important people in her life.

Complexities of the split

Gabe's primary concern with the arrangement related to the use of the family farm's brand, which had been three generations in the making. They eventually agreed that if certain products didn't fit the brand, they would be sold under another brand.

The details took some time to finalize. The first issue was to determine the value of Anna's shares. Unlike some farms that derive their value from real estate and equipment, the company's brand, loyal customer base and retail presence all contributed to its value. Professionals were engaged to provide an accurate and unbiased assessment.

Most of the assets were to remain with Gabe in the existing farm corporation but Anna and Robert's home was on a farm owned by the corporation. They also needed land to build the new plant on. Managing real estate taxes effectively proved to be one of the more complicated aspects of the reorganization. The tax rules for splitting a corporation owned by siblings are significantly more complex and restrictive than those for a corporation previously divided by their parents.

Financing was the next hurdle. Gabe needed funds to buy out Anna and Robert, and Anna required more capital to proceed with their plans for a new processing facility. Both parties put effort into compiling cash flows to assist in this planning.

They all knew they were walking a tightrope. Several professionals referred to the complexities associated with managing the overlapping and sometimes conflicting needs of the two new companies. They hoped two complementary ventures would create better opportunities for business success and family harmony.

Balancing business growth, family harmony

Anna and Gabe's story highlights the importance of proactive planning, open communication and professional advice when navigating transitions in a multi-generational farm business.

Starting early can make difficult transitions easier. Regular business meetings, a clear business plan, and written agreements on innovations or side projects give everyone a roadmap and a way to revisit decisions as circumstances change.

These tools don't eliminate conflict, but they create a structure for handling it, helping families protect both the farm and their relationships when visions diverge. ■



WHAT RESPONSIBILITIES SHOULD MY CHILD START WITH ON THE FARM?

BY KIM SHEPPARD



Audrée Morin
Business Advisor, FCC
Woodstock, Ont.



Graham Learn
Swine farm operator
Zendalea Farms
Norwich, Ont.

Start by asking: Where does my child feel confident, and where do they still need to grow?

I sometimes see situations where the next generation feels stuck. This isn't because they lack ability, but because they're not yet trusted with decisions. Meanwhile, parents might hesitate to let go.

Bridging that gap starts with an open conversation around readiness. Are both generations willing, ready and able to take on (or give up) responsibility?

From there, decide what responsibilities can realistically be handed off. On a dairy farm, it might be breeding decisions or calf care. On a cash crop operation, your child could take over spraying, for example. Financially, you might agree that purchases under a certain amount can be decided independently, but those above require either a text or a call to approve, or a family meeting.

Also consider: Can my farm absorb a poor decision? It's about creating a safety net: a framework where decisions are real, but risk is managed.

One helpful approach is to think of farm succession in stages, by transferring labour first, then management decisions, then ownership.

Set intentional timelines for each hand-off. Build in opportunities for planning meetings. And remember: mistakes may happen, but that's how confidence is built.

Age and stage matter too, and every farm is different. If the kids are preteens, there may be aspects of the operation they can reasonably handle, such as labour. If they've just returned from university, their new skillsets may be tapped into. If the kids are in their thirties/forties or older, the conversation and responsibilities can evolve significantly.

A great place to start is with FCC's assessment tools: Knowledge Gaps and Training Needs and Roles and Responsibilities. These can help clarify who's ready for what and build a thoughtful plan to move forward, together.

Succession is a journey. The success of the next generation is also often directly tied to the parents' ability to retire securely. It pays to start the conversation early and revisit it often.

When your child joins the farm, it's not just about additional chores. It's about helping them grow into the business. My brother and I joined the farm with our parents 20 years ago. Since then, we've grown steadily from a farm run by my brother, father and me to having six full-time and two part-time staff members – and Dad has fully retired. From my experience, there are a few things that really helped make the transition work.

First, treat your child like a valued member of the team, not just an employee. If they may take over one day, they need to be in essential roles early. Let their voice be heard but also encourage them to listen and learn.

Second, encourage them to bring something new. It could be mechanical expertise, a new skillset from school or a course, or experience gained from a previous job. It should be something that's theirs and adds to the overall value and development of the business while creating a genuine sense of contribution.

SIX WAYS TO EASE YOUR CHILD INTO FARM DECISIONS

START WITH A STRENGTHS CHECK-IN

Ask what your child feels ready to take on and where they'd like more experience.

MATCH RESPONSIBILITIES TO THEIR STAGE

When your child decides to join the farm, move from hands-on chores to managing specific operations.

ENCOURAGE A FINANCIAL STAKE

Let them invest in something and make financial decisions. This builds commitment and real-world learning.

BRING IN NEW SKILLS

Tap into what they're good at. Fresh ideas can strengthen the operation and help them build confidence.

TALK IT OUT, EARLY AND OFTEN

Create clear decision boundaries and revisit them as responsibilities grow.

USE A PHASED APPROACH

Begin with day-to-day work, then gradually involve them in planning and, eventually, ownership.

I also think it's important they own a specific area of responsibility. It doesn't have to be everything, but it should be more than just showing up. Give them a task they can be fully accountable for. This might add pressure and feel stressful at times, but can foster a sense of pride and fulfilment.

Another thing that's worked for us is having some financial buy-in. My brother and I bought into a new swine barn early on. With that move, 'Dad's farm' became 'our farm.' Even buying a few animals or a piece of equipment can provide a sense of ownership, with relatively low risk. If it doesn't work out, perhaps the business could absorb the loss and compensate them for their efforts.

And finally, just talk. Communication really is key. One generation may want to maintain the status quo, while the next may seek growth. That gap only grows bigger if no one's talking. You've got to be clear about how the farm runs, where it's headed and how everyone fits in – now and into the future. ■



DREAM. GROW. THRIVE.

YOU'RE PART OF SOMETHING BIG

Canadian agriculture is moving forward and it needs passionate, innovative young leaders. As new markets and opportunities emerge, your fresh perspective is essential to the future of our industry.

You're ready. So are we.

Flexible financing solutions

Starting your first venture or expanding your operation? Consider the FCC Young Farmer Loan. Combined with attractive rates and flexibility, it can provide up to \$2 million for qualified producers under 40 with no loan processing fees.

Software that helps manage your farm

As an added bonus, your loan includes one year of AgExpert Accounting Premium and AgExpert Field Premium (a \$499 value). These tools let you track your operations, manage your finances and simplify recordkeeping.

Knowledge resources

Want to be a farm manager or your own CEO? We have learning programs and events to get you there. You'll find ideas, expertise and hundreds of articles, stories and resources to help you grow your business skills.

Advisory services

Looking for personalized planning and business support? Our advisory services experts know the industry and can help you gain clarity, identify goals and determine the next steps in your journey.

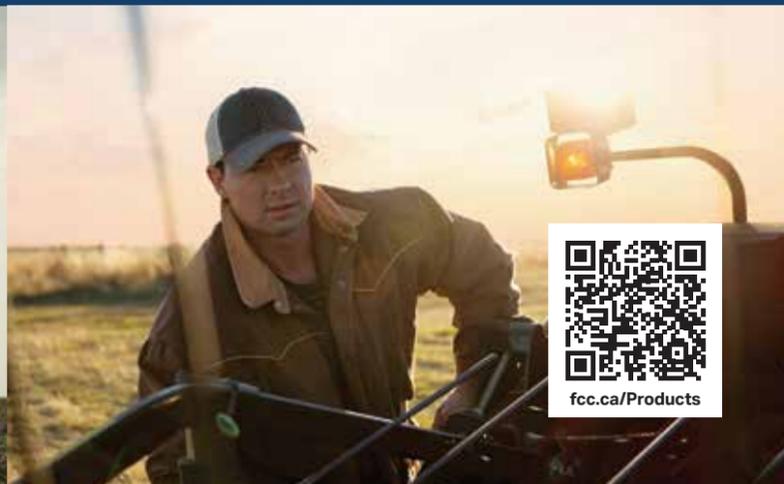
The future of Canadian food is strong

Visit fcc.ca/YoungFarmer to discover how we can help you grow your future.

RIGHT TIME. RIGHT TOOLS.

- INPUTS
- EQUIPMENT
- LIVESTOCK

Ask your supplier about FCC Financing.



fcc.ca/Products

DREAM. GROW. THRIVE.

SUPPORTING OUR KIDS' WELL-BEING

BY MYRNA STARK LEADER



The farming way of life offers children a chance to grow up around nature and build responsibility – and it can also place emotional demands on young shoulders. You can help your kids navigate wellness in healthy, supported ways.

“There’s an incredible stoicism in farm culture – getting chores done even when you’re ill, ensuring things are looked after,” says counsellor Tammy Thielman, MSW.

That same determination that keeps operations running through long hours and financial pressure can also lead families to absorb stress or handle it poorly – shaping how children learn to manage pressure.

Working from Salmon Arm, B.C., where she and her family raise sheep, horses and chickens, Thielman supports children, youth, parents and families.

She’s seen children who love the farm and those who don’t, adding that mental health challenges can stem from events such as family conflict, divorce or changes in farm ownership.

Farm kids often witness the ups and downs of weather, markets or production. Those uncertainties can ripple through a household, affecting how secure they feel.

“It’s sometimes the ripple effect. Children are observant and deeply connected to what’s happening around them. Giving them tools to process those experiences builds coping skills. They’re incredibly thinking and feeling little beings, and these are big things for a young nervous system,” Thielman says.

Observe the kids

As adults, we’re logical, but children’s thoughts often show through behaviour more than words.

“Kids live in their hearts. I’ve treated children who are really sad, angry or overly cheerful, trying to mask feelings,” Thielman says.

Warning signs include aggression, worry, sadness, disinterest in activities, poor school performance, clinginess, isolation, sleep or appetite changes, fatigue, or headaches.

“I’ve had five-year-olds say, ‘My back hurts,’” Thielman says. Such symptoms may be stress-related and should be evaluated by a medical professional.

In adolescence, kids may push you away or act mean, but Thielman says parents and caregivers remain the best barometers.

“Listen to your instincts. If you sense something, check it out. Ethical providers will tell you if they see a need for intervention,” she says.

Being attentive isn’t just good parenting – it’s part of strong leadership on the farm. Families who communicate openly make clearer business and succession decisions because they operate from trust and emotional safety.

Small, consistent actions make a big difference

Even during the busiest seasons, moments of connection and honesty help kids feel safe and supported. One of the best preventive measures is teaching emotional language.

“Let them know some feelings you have – frustration, sadness or confusion. Naming emotions models that we are thinking and feeling people.”

Farming is full of teachable moments: disappointment after a poor yield, relief when equipment works or gratitude after a good day. Sharing these reflections helps kids understand emotions as part of managing both people and production.

It’s also helpful to read with them about emotions. “Even short picture books open the door for discussion. We don’t always nail it as parents or clinicians, but they know we’re trying. They know we care.”

Thielman cautions that asking too many questions can make kids shut down. Encourage young children to express their feelings through drawing. She often uses emoji pictures to start conversations.

Routine and stability at home provide a sense of security. Social interaction with peers is important too.

“We all have moments when we need a little extra support,” Thielman says. “When we model caring for our mental health, like we would a sprained ankle, kids learn that looking after mental health is just part of staying well.”

That mindset also builds resilience into the business – healthy leaders make steadier decisions and create workplaces, even family ones, where others can thrive.

Intervene early

Early support leads to better outcomes. Finding the right provider takes time, so start early. Look for a qualified counsellor, psychiatrist or psychologist with recognized credentials and membership in a professional regulatory college.

“Be the squeaky wheel,” Thielman says. “Advocate for yourself and your child. That’s also part of some providers’ role – helping with system navigation.”

Parents are a child’s biggest support, but they can’t be therapists.

“Within confidentiality limits, caregivers have the right to know how sessions are going,” she says. “Parents are often the first to notice a problem – and to see progress.”

On farms, where family and business overlap, early support isn’t just personal – it’s practical. Wellness strengthens communication and teamwork, helping ensure the next generation is emotionally ready to thrive. ■

HELP YOUR CHILD BUILD EMOTIONAL STRENGTH AND STABILITY

Name your feelings “I’m frustrated right now, but it’ll pass.” Kids learn emotional language from safe adults.

Read children books about emotions. It opens the door for discussion, even with little ones.

Keep routines steady. Predictability helps kids feel safe.

Connect regularly. A quick check-in, shared activity or an extra hug goes a long way.

Talk about mental health like physical health. It’s all connected.

Avoid unregulated social media or “pop psychology” trends. There’s no quick fix.

Normalize asking for help. Let kids see you reaching out – it shows strength, not weakness.

3 WAYS TO MAXIMIZE YOUR IMPACT AS FARM CEO

Effective leadership can be a game-changer in any business.

Here are three tips for current and future Farm CEOs to consider:

- 1 Know your style.**
Do you know your leadership style? Consider doing a self-assessment and writing down your strengths and shortcomings so you can reflect on where you excel and where you need support.
- 2 Show employees you care.**
Investing in your team and creating a culture where employees feel supported drives business performance. Take the time to assess employee engagement and make adjustments.
- 3 Know when to step back.**
Entrepreneurs are accustomed to managing every aspect of their business. But as a business grows, it's important for the leader to provide direction and let the team step up and take ownership.

Source: forbes.com

LEARN AT YOUR OWN PACE

Did you know you don't have to attend a meeting or an event to hear from experts and develop your skills?

FCC's on-demand virtual event library offers recordings of events, webinars and presentations on the topics that matter most to farm business owners and managers.



Visit fcc.ca/Events

QUICK CHECK: ARE YOU FARM-FINANCE SAVVY?

A solid understanding of your finances is one of the most important aspects of operating a successful farm business.

- Can you explain your gross margin trend in one sentence?
- Do you know your break-even for this year's top crop?
- Is next quarter's cash gap mapped?

If not, **Manage Your Farm Finances** will help you tighten the basics that drive profit.



Scan the QR code or visit fcc.ca/ManageFarmFinances to register now and grow your skills.

COMPILED BY REBECCA HANNAM

AgExpert 

GET A HEAD START.

Maximize your data.
Your fields.
Your profit.

Back up your instincts with data-driven decision making. AgExpert is your go-to for all the data on your farm, so you can stay one step ahead of the curve in the field and in your finances.



Get started today
at AgExpert.ca



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