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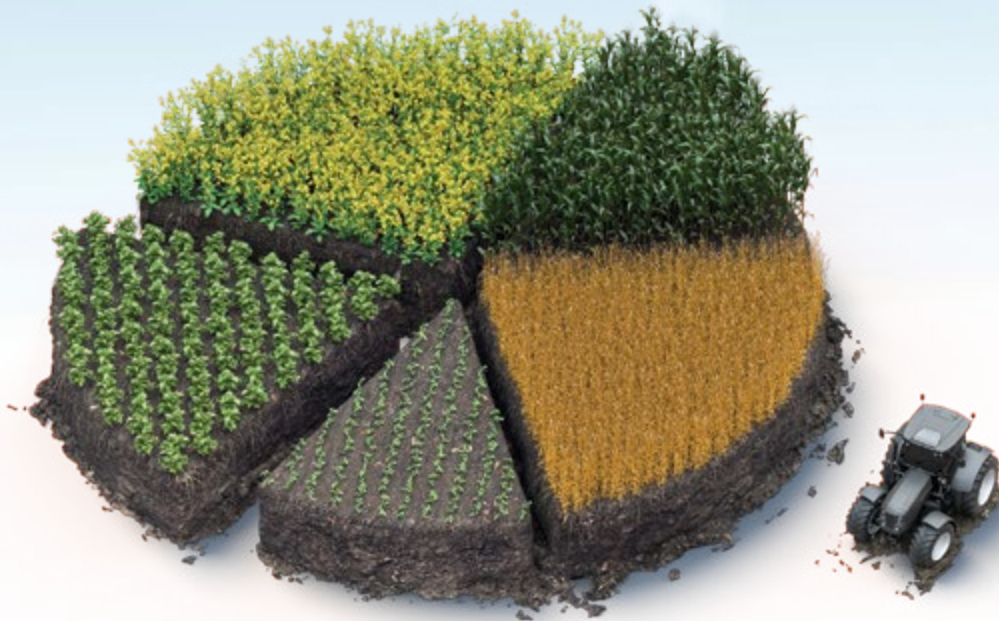
AgriSuccess

100th
edition

SCHOOL AND
COMMUNITY
**ENGAGE YOUTH
IN FARMING**



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AgriSuccess

100th edition

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

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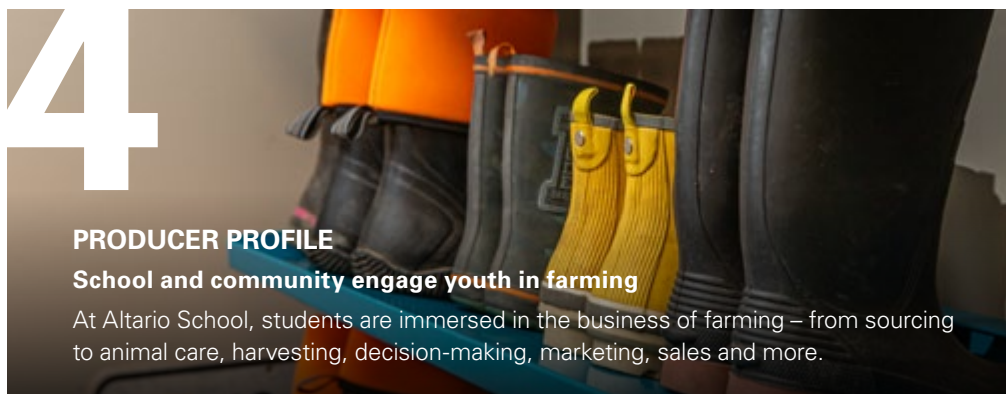
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CONTRIBUTORS

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.

PETER GREDIG

Peter has a background in agricultural technology and mobile app development. He farms near London, Ont.

REBECCA HANNAM

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

KEVIN HURSH

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

RICHARD KAMCHEN

Richard is a veteran agricultural freelance writer based in Winnipeg.

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.

LEEANN MINOGUE

Leeann is an active part of a family grain farm in southeast Saskatchewan. She has been writing about agriculture and rural life since 2002.

MYRNA STARK LEADER

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



HOW TO AVOID UNPAID DEBT AND COLLECT WHAT YOU'RE OWED

BY LEEANN MINOGUE

Having to chase an individual or a business for payment of outstanding debt can be exhausting. Whether you're selling a used tractor to a neighbour or fresh produce to a customer, collecting payment can get emotional, consuming time and energy.

Pursuing payment: Collecting outstanding debt

While most buyers pay as expected, sometimes bills go unpaid. FCC business advisor Dean Lewko advises that the best strategy is to do everything you can before the sale to avoid dealing with unpaid bills. "If it's not someone you know and are comfortable with, have them pay up front," Lewko says.

Prevention vs. pursuit

Advance payment is the safest solution. Ask your buyer to pay through a wire transfer or e-transfer before they take the goods home. If they want to see the product before they pay, have them bring a bank draft or certified cheque. If your buyer refuses these options, consider it a red flag.

If you're selling a high-priced item and your buyer needs time to pay, consider asking them to allow a credit check. They can write a letter authorizing you to do a credit check through an agency. "Most farmers would think that was reasonable," Lewko says. This doesn't guarantee payment, but knowing your buyer has a clean credit history will increase your comfort level.

If the buyer is unable to pay in full upfront, lay out the terms of repayment in a formal written document that is signed by both parties. It will make the following steps easier, should any be necessary.

First, gently remind

If your buyer's cheque bounces, or if payment is never made, you have options.

Many people that don't pay bills on time still have good intentions. "Maybe they're just in a tight financial spot," Lewko says. If this might be the case, try an informal phone call to remind your buyer of the debt. This could give you an opportunity to revisit the payment plan and set up something that works for everyone. Late payment is better than no payment.

If reminding is fruitless, use the legal system

If one-on-one communication fails, the legal system is your next step. For smaller amounts, you can use the small claims court process without a lawyer. But getting a judge to agree that you're in the right is not the same as getting a cheque. Enforcing judgments can be the most difficult part of the process.

If the outstanding debt is substantial, hiring a lawyer may be worth the cost. Consider seeking out a lawyer who specializes in debt recovery. An experienced professional may make the process faster and less stressful.

Using the legal system will take time and money, and likely be frustrating. Before you do this, consider the value of the outstanding payment. "Maybe you're better off just calling it a hard lesson and moving on," Lewko says. ■



SCHOOL AND COMMUNITY ENGAGE YOUTH IN FARMING

BY EMILY LEESON





If principal Kevin Van Lagen (or Mr. V.L. as the students at Altario School call him) misses a day, he's liable to miss a lot.

"I wasn't there one day, but the student leaders had a meeting and apparently ended up trading four lambs for six pigs – I came back the next day and they said, 'Hey Mr. V.L., we're getting pigs!'"

And indeed, that's how decisions for the school farm typically go. "The students make a lot of the choices," Van Lagen says.

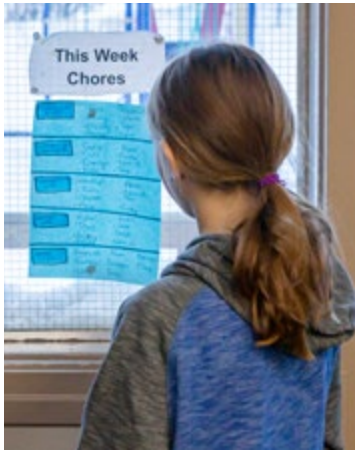
Learning that reflects agricultural heritage

Altario School in Altario, Alta., three hours north of Medicine Hat, isn't your run-of-the-mill K-12 rural school and Van Lagen isn't a typical principal. By embracing the agricultural heritage of the area and strengthening the school's connection to its community, Van Lagen is reworking what rural education can look like and introducing students to a world of possibilities within agriculture.

Today, the school is significantly different from how it was when Van Lagen arrived in 2014. "It's a strong community and the school historically had high academics, but I'd say it had fallen on some tough times," he explains. "There was a lot of turnover. I was actually the sixth principal in six years."

That year, the school had nine students graduate, most of whom were heading towards further studies in agriculture. But when he asked them what path within agriculture they were specifically interested in, many were unaware of the variety of different routes they could pursue.

"I started realizing in conversations with them that they really didn't know how many possibilities there were," explains Van Lagen. "That's ultimately where the idea started to formulate: How can we show more career pathways in agriculture to our students and celebrate the fact that we are a very agricultural community? That's our heritage, let's embrace it."



A simple idea leads to business investment

Without a background in agriculture himself, Van Lagen was nonetheless up for the challenge. “I’ve definitely learned a lot in the last few years,” he says with a laugh.

Van Lagen started by coordinating a few agricultural theme days for the school and invited local speakers and demonstrations. That spring, he thought it would be an interesting idea to raise a steer as a fundraiser for the school. “A few parents suggested, ‘Why not raise it at the school?’” The local agricultural society helped out with funds for a shelter, and the school put together a little pen.

“In February of 2019, I saw an advertisement for a 36’ by 36’ barn, so I went to our school board and said, ‘Do you think you could buy us a barn?’”

The answer was yes.

“In June, we had an open house and a barn dance in our new barn and we auctioned off one of our steers,” says Van Lagen. “We got over \$50,000 in donations that night.”

Today, the school farm is flourishing – in many directions.

“We usually raise turkeys and chickens, and we have laying hens, sheep, pigs, cow-calf pairs, and we raise steers,” says Van Lagen.

Inside a hydroponic food modular, the students grow fresh produce year-round. “We harvest 500 plants a week – we have a subscription model where people get boxes of produce every week,” he explains.

Mentors and leaders optimize and inspire

Mentors from the community assist with different aspects of the farm and Van Lagen says there’s a real sense of ownership being built. The community is re-invested in the school and the students are taking the reins of their own education.

Students in grades seven through 12 can apply to be farm leaders – responsible for certain strands of the farm business – and younger students take part on a week-by-week basis doing chores.

Farming fosters community

“When the students come to school in the morning, the first thing they do is chores and then we have breakfast ready for the whole school. Then we go about a regular school day,” says Van Lagen.

“We do have a block each day where students can work on the farm – whether it’s doing chores, building something or working with an animal, whatever it may be,” he adds.

Wednesday is harvest day, and a small store in the school opens that afternoon for locals to pop in and buy their produce and meat. On Thursday, the students reseed.

Business management in the everyday

The farm leaders meet regularly to make decisions. “I tell them that as long as the decisions are keeping our program sustainable and educational, I’m okay with whatever decisions they make,” Van Lagen says.

“They decide when our steers are ready to go to the butcher, if we are going to sell the steer to somebody and they’ll get it butchered, or if we are going to get it butchered ourselves and sell it,” he explains.

Decision-making is based on the best evidence available to them at the time. “Students find out the prices associated with the different ways of selling, as well as the costs associated with the different ways of selling and then make decisions,” Van Lagen says. “They do the analysis and decide.”



Pride shines through all that Altario School inspires, with children given farming tasks and decision-making responsibilities at early ages. And they see the results of their ideas and labour.



Incentives motivate

The incentive for students is real. “Based on how well the farm does each year, we hand out scholarships,” he adds.

The farm continues to evolve as the students express their interests and ambitions: the upper elementary students are learning about pollinators, so beehives and honey production are now in the works. There’s also interest in investigating the feasibility of raising pheasants for a local pheasant hunt – though those details haven’t entirely been worked out yet. The students still have some numbers to run through.

Now into his ninth year as principal at Altario School, Van Lagen says he’s seeing a growing sense of pride in the students and the community.

“It’s exciting,” he says. “This really is a model of what can happen when an entire community comes together for a school – it’s amazing what you can do.” ■



GOOD MANAGEMENT CAN HELP KEEP GOOD EMPLOYEES

BY MYRNA STARK LEADER

Jackpot! You had a quality job description, took time to interview, asked the right questions, checked references and have hired a motivated, skilled and pleasant new employee. In this tight labour market, celebrate. But, not for too long. There are still some onboarding tasks to complete that will benefit all, including your business.

Onboard with purpose

A great onboarding experience will pay real business dividends, cut productivity loss, reduce the need for additional recruitment and improve overall team morale.

“Once recruited, it’s critical the candidate discovers that the role explained to them in the interview process is actually the role,” says Tracy Hepworth, Vice-President of Human Resources at FCC, who has hired many new employees.

If the person is new to the operation, they face a change and so does their manager. It’s the employer’s job to set the stage. A great start, with solid communication, increases the hire’s desire to do good work, in turn helping them and the business to succeed.

Set clear expectations and vision

Clearly explaining specific job tasks is important and so is talking about the business’ purpose, strategy and how the employee’s work contributes. Is the farm business helping feed people, providing an input to a high-quality product or something else? Share short- and longer-term business goals and the business stage – growing, maintaining or in transition.

If experimentation, innovation and suggestions are welcomed, how and when? Talk about the operation’s work culture – command and control or collaborative and consensus-building. Explain team dynamics, expectations of the new employee and your leadership style.

“I plan for a new employee. I’ve blocked time to spend with them. I know what I want to speak with them about, what their first day, week and month is going to look like. I’m open and welcoming, taking time to know them on a personal level and opening up about myself. Employees want to be seen as a person, not just an employee,” Hepworth says.

Compensation comes in many forms

Today, compensation, or “what’s in it for them,” goes beyond salary, sick leave and vacation time. Discuss opportunities for skill growth and career development, help them network or add non-traditional job pluses.

You might offer opportunities to take courses, attend conferences, or provide housing, meals and events – like a harvest party or a day off for a child’s birthday. Or you might offer something even more specific, such as housing an employee’s cows so they can grow their own herd.

Flexibility and work-life balance are attractive incentives. Even small things can increase a desire to stay. If the person mentions loving chocolate, surprise them the next day with chocolate.

As a leader, practice caring

“Leaders don’t get the option not to care about their employees,” explains Hepworth. “I need to be engaged, listening to their desires and career aspirations. For me, if my ideas are heard and seriously weighed, even if my leader doesn’t agree with them, I feel valued,” she says. “When people feel valued, they’re likelier to stay.”

Know expectations and employee dynamics

Siblings or children on a family farm may inherently know their parents’ work style, expectations and decision-making processes. But it can be a gap for a newcomer, leading to job and personal insecurity. Alternatively, a new hire can intimidate existing team members if they bring new ideas or ways to do things. The employer must recognize and address this.

New employees need information to do their job, from hours of work, assigned tasks and how long they should take, to who and how to ask for help and where people typically eat lunch. Do they need a cell phone or certain apps, for example? If they don’t have the full ability and skills for the role, think about training options or juggling tasks until the newcomer’s ability develops.

Recognition fosters good morale

Having thought about the above, think about reinforcement. Routinely encourage and show appreciation for the right attitude and actions in the way the employee likes to receive acknowledgement. Maybe it’s private praise like “Thank you for doing X, because it helped us meet the business goal of Y. You’re a quick learner.” Or institute a more public reward such as a new employee recognition award.

Also show that you recognize when an employee takes on a challenge and be mindful of how you react to mistakes, especially

when someone is learning. Reinforcing positive behaviour often, balanced with respectful and timely addressing of anything undesired, enables the newcomer to adapt and grow.

“Some of the best recognition I’ve ever received was an email saying ‘You knocked it out of the park. You’re amazing!’” says Hepworth, “It showed me that someone cared about me.”

Review and revise employee management policies

Hiring may also be a great time to review your business’ employee management toolkit. Onboarding can highlight gaps which can be closed accordingly depending on the needs, size and nature of the business. It might mean documenting a holiday or unpaid time-off policy to ensure consistency, or writing a process to lodge a complaint. Or it might involve dealing with non-compliance or creation of a more formal performance management plan so all employees know how and when they will be evaluated.

Newcomers to employee management can find best practices online, through agriculture organizations or even other businesses. Also consider hiring a human resources consultant, who can provide insight specific to your unique farm business, helping to customize and optimize your employee management policies.

Build your processes one step at a time, but Hepworth says never underestimate the importance of good employee management practices, especially on a farm, where attention to this area might not always be top of mind, particularly during the busiest times.

Yet, busy periods are where good practices are likely to have great payoff. “A growing business can easily focus on operations, but people are how work gets done. You can’t always rely on yourself or your family. Bringing others onboard smoothly will help you retain a good employee and limit turnover, and that’s really valuable,” Hepworth says. ■



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DEBT LOAD DETAILS TO KNOW

BY MATT MCINTOSH

Inflation, soaring commodity and input prices, interest hikes – the last two years have featured a lot of financial pressures. While these and other factors can have a direct impact on debt management, proactively reviewing and re-assessing farm debt levels can help operators weather storms, as well as seize opportunities.

What's my debt service coverage ratio?

The debt service coverage ratio (DSCR) measures your business' ability to pay down debt – that is, the net income available for all debt obligations (principal and interest) in a given year.

This can be found in one of two ways:

- Net farm income after taxes plus term interest and depreciation, minus drawings (living expenses).
- Dividends plus net off-farm income. Depreciation (or capital cost allowance) is added back in because it's not a cash cost.

Both short-term debt and the current portion of long-term debt that will be due are included in the calculation, including interest. A DSCR of 1.5 is considered healthy, while a ratio below 1.0 indicates a difficulty in servicing debt.

Analyzing trends

Ted Oke, senior relationship manager at FCC in Clinton, Ont., says farm operators can anticipate how changing factors will affect their ability to service debt by analyzing multi-year projections and historical data.

“Instead of reacting, we can be proactive. Personally, I like to observe longer than a three-year period of financial results. We're involved with account reviews and benchmarking to see if there are trends on any expenses, like climbing operating costs. It makes a big difference on the availability of cash,” Oke says.

“Are we discussing something already part of the business, or is it a new opportunity? Look at the revenue to come, and what the financing will cost. Today, people are investing in very few things in agriculture that are not being subsidized with some other source of income.”

Anticipating loan renewal

Analyzing interest rate trends is critical, says Oke, because it helps loan holders stay flexible during renewals. Doing so can mean looking out for potential increases in federal interest rates and asking financial advisors about current trends. Knowing the trends means anticipating interest hikes, making use of longer loan periods or switching from variable- to fixed-rate interest structures at opportune times.

“You don't want to be in a situation where all of a sudden all your loans come up for renewal at the same time, with rates three points higher from the last time you renewed,” Oke says. “Staggering terms spreads out risk. What loans do you have coming up, and does it make sense to look at rates if you were to renew ahead of time?”

Identifying opportunities to increase cash flow can also be helpful if there is capacity to service higher debt.

“It might be a good time to look at your operating needs and bump up your line of credit limit to capitalize on things like seed and early order discounts, pre-paying crop inputs – take advantage of those opportunities. You're spending more dollars to run the same acres.” ■

FARMING THROUGH CHANGES AND 99 ISSUES OF **AgriSuccess**

BY KEVIN HURSH

As this 100th issue of AgriSuccess is celebrated, I've been doing some reflection. Back in 2019, after roughly 15 years, I left the position of AgriSuccess editor. During that time, the many changes in agriculture made farm business management increasingly important.

In the past few years, change has accelerated dramatically. The agricultural landscape has been buffeted by a multitude of major forces, often fueled by international events.

The worldwide pandemic has snarled supply chains, affecting all sorts of farm inputs. Some producers who paid for and were promised new pieces of farm equipment did not get the equipment in time for the growing season. Replacement parts for equipment have often been difficult to access.

Shipping containers have been difficult to obtain and expensive for many agricultural exports.

The Russian invasion of Ukraine continues to generate tremendous volatility and uncertainty in both grain and fertilizer markets.

For the entire time I was editor, interest rates remained near record lows with analysts pointing out that rates had only one way to go. Rise they have, as the Bank of Canada tries to bring inflation under control.

The long-recommended sensitivity analysis to see how your farm would cope with higher rates is no longer a theoretical exercise. Along with interest rates, most other farm input costs have also seen major increases.

While the availability of farm labour has long been a concern for agriculture, the issue has become even more urgent post-pandemic. This is driving increased automation in all facets of the industry.

Meanwhile, efforts to reduce greenhouse gas emissions are intensifying. Agriculture will see challenges as well as opportunities.

Overall, Canadian farm income levels are very healthy. Most sectors are doing well. Farmland prices nationwide continue to increase. Appreciation for the food supply and the role of agriculture in the economy seems to be increasing.

But managing a farm business has never been more complex. How do you plan for the fallout from a pandemic or a war between two major grain exporters? How do you predict what will happen to the value of the Canadian dollar, which in turn has a significant impact on the value of our exports as well as the cost of imports?

No one can see the future with much accuracy and if you always brace for the worst, opportunities are likely to be missed. Those who remain alert, informed and prepared to act as conditions change are best able to navigate new challenges and opportunities.

That's why reading this magazine is so important – it will help prepare you well for whatever comes, while providing resources online should you need them. Stay tuned for real-life examples along with some what-if scenarios in future editions. ■



"IF I CAN..."

AS TOLD TO MYRNA STARK LEADER



When children ask 43-year-old, small-town Alberta-raised Chris Koch how it feels to not have arms or legs, he kindly asks back, "Well, what does it feel like to have arms and legs?" Their usual response is "It's normal," to which Chris replies, "This is my normal, so it feels the same."

Throughout his childhood, Chris' parents chose not to coddle him. Like other kids, he recalls riding in farm equipment on his grandpa's lap at his grain and cow-calf operation. In time, he steered. Then grandpa sat in the buddy seat while Chris drove, until the day he was trusted to operate alone.

As he got older, he worked on farms for family and friends, always "just figuring it out." As he puts it, he's a regular guy who lives alone in a regular apartment without technology or gadgets. He freelance farms, travels and does public speaking independently.

You can do whatever you want

I can climb the ladder and get in a combine, tractor or sprayer. Mostly, I don't need modifications except on some smaller tractors with a clutch. Then, I get creative with a two-by-four or fence post to get going. Partly, this mentality comes through my ag background where everyone helps, but also through the War Amps Child Amputee Program where kids are encouraged to figure it out on their own. They become independent and happier. I've helped at farms across Canada, the U.S. and Australia. We need to be responsible for ourselves.

Find your motivation

Fear of missing out drives me. I'm more afraid of regret than failure. I don't want to feel sorry for myself when I could be out making the most of life. Yes, I've talked myself out of doing something or chickened out. Looking back, I wonder why. I regret not speaking about my life sooner, travelling sooner and getting rid of the artificial legs sooner. Fear of failure, looking silly or what others think cripples us. Overthink, and you'll find reasons to talk yourself out of things. If you give yourself one reason why you should, that's good enough, as long as you're not harming yourself or others. I'm definitely more of a "jump and the net will appear" person.

Step outside your comfort zone

Absolutely, there are things I can't do but the list of what I can do is always longer. People sometimes say, "I would never be able to do a certain thing." That gives yourself permission to not even try. Occasionally, I pull something off my "can't" list and put in on the "can" list just to see if I can. Continually pushing yourself develops character, resilience and perseverance and gets you used to dealing with things when life throws curveballs.



Choose positivity

I'm inherently positive but there have been rough patches, funks, times when I wake up not feeling it. If I can get out the door, cruise on my board or even get on the tractor, that's therapeutic. Eight to 16 hours just driving a tractor or combine – there's something about it. It's incredible, a breath of fresh air. When I get busy doing my speaking role and I squeeze in farm work, putting in way longer hours, I feel energized and refreshed.

Ignore nay-sayers

You can drown in your own negativity or others' negativity. Concentrate on what makes you happy. Being miserable or critical, that's often a choice. I choose to focus on people who are making the most of life.

Find inspiration in others

Cliff Chadderton, who founded The War Amps Child Amputee Program, and Karl Hilzinger, a CFL player who lost his legs in a car accident, inspired me. Both believed: "It's what's left that counts." Karl's football career was over, but he showed that with a good head, heart and determination, we can do amazing things. Cliff lost his leg in Belgium in WWII and dedicated his life to making the lives of Canadians, mainly amputees, better.

Collect experiences

Concentrate on and be grateful for what you have. As a kid, maps, history and wanting to see the world fascinated me. My buddy has been to 198 countries. I'd like to give that a try. That's a loose goal. I've had the opportunity to see agriculture in different parts of the world, which is cool. I really want to do a peanut harvest in Georgia. I'm trying to collect as many possible experiences and stories in life as I can. That's how I want to be rich.

Be open about your life

Share your story. It's cathartic. It also makes me more accountable to act, continuously leading by example, tackling that next adventure, the next job challenge. It excites me and it gives me new stuff to share instead of repeating that one thing I did 10 or 15 years ago. ■

Learn more about Chris and his journeys at ifican.ca

DIGITAL FARMING: THE FUTURE IS NOW

BY RICHARD KAMCHEN

Digital agriculture is making strides, bringing innovative technology and data to farmers to make their operations run more efficiently.

Jacqueline Keena, managing director at Enterprise Machine Intelligence and Learning Initiative (EMILI), defines digital agriculture as the application of intelligent technology before, during and after on-farm production.

“Intelligent technologies are things like artificial intelligence and machine learning, and the role of technology and new innovation being integrated into production agriculture, processing and all down the value chain,” she explains.

Digital agriculture, also termed “smart farming,” can provide more and better data, thereby optimizing decision-making, as well as automate certain tasks.

For example, Rutherford Farms has about half a dozen weather stations. The data from these stations tells them which areas recently received rainfall, helping them decide where they can apply herbicide or fungicide.

Taking it a step further, EMILI has partnered with University of Winnipeg researchers to develop innovative technologies like a crop identification algorithm to identify different varieties of plants, created from a database of millions of labelled images of crops and weeds on Rutherford Farms. This tool could be applied in the development of seed and spray technologies, allowing farm operators to use herbicides more precisely – increasing production and optimizing inputs.

“What it ultimately does is it frees growers up to turn their attention to more pressing or different areas of the operation,

where their expertise and unique knowledge of their operations is best applied,” Keena says.

Innovation Farms

Although innovative technologies for agriculture have been around for years, the sector remains “near the beginning of this journey,” Keena says.

“There’s lots more to do in terms of full integration and adoption, and getting all of the productive value out of having innovative technology is a part of production agriculture,” she says.

EMILI’s latest flagship activity, Innovation Farms Powered by AgExpert, represents a significant step forward.

It’s located on Rutherford Farms, a 5,500-acre commercial seed farm, where industry and academics will be provided access to “leading-edge equipment, technology and production practices,” the EMILI website states. This will make it the largest such farm in Canada, and the first in Manitoba.

Innovation Farms will provide a full-scale testing environment across the entire 5,500 acres, but also 100 acres dedicated to testing and validating new hard and software technologies.

The EMILI website highlights Innovation Farms’ ability to “provide previously unavailable, and extremely valuable, insights on soil science, carbon benchmarking, weather data and more.”

Putting unbiased information into the hands of growers will help them best decide what new technologies to adopt for their own operations, Keena says.



What makes Innovation Farms different from other smart farms is that it's demonstrating return on investment on a commercial basis, says Rutherford Farms president Rick Rutherford.

"The reality for us is if a lot of these products can't show a continued return on investment, they won't have a place in modern agriculture," he says.

Because new technologies take time to test and therefore come with some risk, seeking the advice and experience of early adopters can provide reassurance. Know that this is an investment, not necessarily a quick fix.

Adopting smart farming

Rutherford has long embraced smart farming on his own operation. He estimates that his operation is at least 30 per cent more carbon efficient than it was 20 years ago – due to growing more pulses, reducing tillage, putting more organic matter back into the soil and 4R nutrient stewardship. He's quite keen on things like tracking nitrogen efficiency, which can be accomplished through soil testing.

Among the innovations he's implemented are section control, AutoPath and numerous sensor devices, to the point that there's constant monitoring of almost every acre.

Rutherford is also big on data collection and has been compiling data on farm activities since 2014.

"That's where the influx is coming from in sustainability. If you can't document what you've physically done on your farm, it doesn't carry validity," Rutherford says.

Data and sustainability

The University of Alberta has also seen the value of data collection and sustainability and is undertaking a two-year project to compile a database of almost 3,000 soil samples the Alberta government has gathered from across the province since 1997.

The database project aims to support sustainable land management practices. The university proposes not only filling demands for big data in soil science, but going beyond traditional considerations like fertilizer and herbicide to explore soil health.

"Instead, we're looking at soil health, which is more about carbon being stabilized in soil and the microbial communities that carbon supports," University of Alberta soil scientist and project researcher Derek MacKenzie said in a statement. "Those are what make soil a functional ecosystem, and that can lead to more sustainable agriculture not just here, but globally."

Access to this data will come through a free web-based app that's also being developed. ■

AgExpert Field can help you determine which strategies and inputs deliver results, and which are underperforming. It provides the right information to help you make the best business decisions.

AgExpert.ca

COMMUNICATING WITH GEN Z

The number of Gen Z employees – those born between 1995 and 2012 – is expected to triple by 2030. How can you communicate effectively with this up-and-coming generation?

- Increase face-to-face interactions
- Be honest and direct and provide frequent feedback
- Discuss business values and share opportunities for learning and growth

Source: [linkedin.com/learning](https://www.linkedin.com/learning)



BETTER BUSINESS MEETINGS



Try these four tips to improve meetings with your farm management team:

1. Establish communication guidelines ahead of time so everyone knows what to expect. For example: No interrupting, no raised voices, a roundtable format.
2. Schedule regular meetings (monthly, quarterly or annually) by theme.
3. Set an agenda and circulate it in advance.
4. Ask for feedback after the meeting to gauge success and generate ideas for improvement.

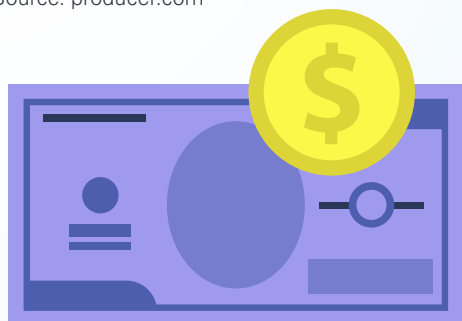
Source: [country-guide.ca](https://www.country-guide.ca)

EVALUATE EFFICIENCY

Improving financial efficiency is rarely about working harder. It involves identifying opportunities to improve. How can you get started?

1. Make sure you have quality financial information, including accrued income statements.
2. Organize your expenses into categories and use financial efficiency ratios to analyze them. A farm advisor can help with this step.
3. Use this data to determine whether you have the opportunity to increase revenue or decrease expenses.

Source: producer.com



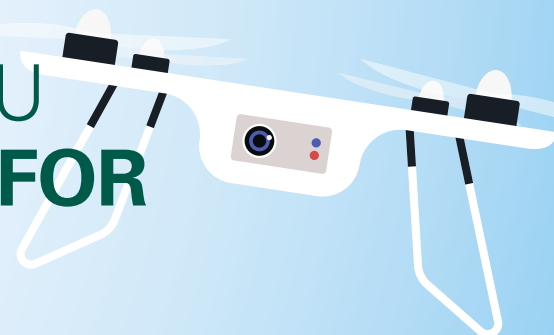
LEARN ON YOUR OWN TIME

You don't have to attend a meeting or an event to hear from experts and build personal and professional skills.

FCC's On-Demand library has recordings of events, webinars and presentations on the topics that matter most to farm business owners and entrepreneurs.

Visit: fcc.ca/Events

ARE YOU READY FOR TECH?



If you're uncertain about technology in agriculture, start by upgrading your smartphones and tablets for optimal functionality, battery life, speed and app updates. Consider practical upgrades like extending Wi-Fi access so web cameras can be installed around the farm.

TIP: Research the technologies available in your sector. Don't be afraid to ask questions.

Source: fcc.ca

DEMENTIA PUTS FARM AND FAMILY AT RISK

THE FOLLOWING FICTIONAL CASE STUDY WAS CREATED BY BDO

When Ida's husband died at 40, selling the farm didn't cross her mind. She rolled up her sleeves and took over the role of farm manager. With three children aged 12, 15 and 18, she was determined to keep the family farm alive for them and continue moving forward with plans she had shared with her husband.

A transition plan working well

When Ida's oldest child, Stewart, finished university, he came home to farm full-time. His younger siblings, Kathleen and Linda, helped during those tough first years but eventually chose other professions.

In the 40 years following her husband's passing, Ida became a progressive farmer and tireless community volunteer. Her appearance and boundless energy never seemed to change and many in the community would never guess that she was almost 80.

She managed all the finances and accounting while Stewart took care of the agronomy and equipment maintenance on their mid-sized grain operation. It worked.

Good intentions are not enough

A few years ago, at Ida's 75th birthday party, Kathleen and Linda suggested to Stewart that it might be a good idea to discuss mom's intentions for her will.

It was a short conversation. Ida had no desire to discuss her will or talk about what would happen to the farm when she passed. She advised the family that she knew what she was doing and would let them in on the plan when the time was right.

In the years after, this became a source of friction between the siblings. Kathleen and Linda would continually push Stewart to get Ida to disclose information about the farm and estate

planning. Eventually, a rift developed between Linda and the rest of the family. She was in a tough place financially after a divorce and couldn't understand why they all just bowed to Ida's decrees.

Stewart was approaching 60, and although he hadn't married, he was in a long-term relationship and there was talk about retirement and a different lifestyle down the road.

Until now, he was fine with the division of responsibilities between him and Ida. He only had to take part in the aspects of farming he loved – growing the best crops he could. But now he was beginning to feel vulnerable. He had no idea what the balance sheet looked like and where he stood.

A farm transition specialist, too little too late

Stewart set up a meeting with a farm transition specialist (Ida declined to attend) and began working on a draft proposal to offer Ida, stating his objectives on the farm and moving forward into retirement. It was around this time that Stewart and others started noticing a change in Ida.


Over a period of a few months, Ida began changing from her normal, vibrant, energetic personality to a reclusive and confused state. The doctors told Stewart that Ida was showing signs of dementia and that the family would need to consider how to care for her. She was declining quickly.

Linda pushed to have Ida declared incompetent so they could access bank accounts and start selling assets. Kathleen and Stewart were reluctant but were in a difficult situation: Ida's care was going to be expensive.

A power of attorney surprise

Fortunately, Ida's lawyer had prepared a power of attorney document several years earlier. It granted financial





decision-making authority to all three children, leading to some awkward discussions between the siblings who hadn't agreed on much in recent years.

Stewart was embarrassed by his lack of ownership in the business he'd been committed to for 40 years. All the land and equipment and even the vendor and supplier accounts were in Ida's name only. On top of everything, Stewart wondered why his mother felt the need to give his non-farming sisters power of attorney responsibility.

As Ida's mental capacity diminished, so did the family dynamics. Stewart's partner was concerned about their ability to plan for retirement. Linda didn't want to see cash spent on equipment upgrades or major repairs. Kathleen became a mediator between her siblings, and their problems were compounded by grief as the Ida they knew and loved was no longer herself.

Indefinite limbo

Ida's mental function had deteriorated to the point that she couldn't provide instructions nor update her will. All three siblings realized that their reliance on Ida to lead the family business indefinitely put them in a difficult spot. It had been easier to go with the flow and not rock the boat.

The family and the farm were now in financial and emotional limbo, but Stewart faced the most uncertainty going forward. He had invested decades of hard work in the farm and now found himself unsure of his standing in the estate. He was also charged with overseeing Ida's care which was becoming increasingly difficult. If only they had acted earlier. Delaying the inevitable had turned out to be unfair to everyone involved, including Ida. ■

PLAN FOR UNFORESEEN INCAPACITY

- Talk to your lawyer and accountant to determine how your transition plan will be carried out under normal circumstances, but also if you are incapacitated in some way. Once an individual loses mental capacity, they cannot sign or make changes to legal documents.
- Work with a lawyer to prepare a power of attorney document. In Quebec it's called a power of attorney and protection mandate. This will clearly state what that attorney can do on your behalf and what their limitations are. Review this document regularly to ensure it continues to meet your needs.
- If you do not have a power of attorney/ protection mandate and lose capacity, a guardianship would need to be granted through the court in order for your financial, property and personal affairs to be managed.

HOW CAN I BE MORE EFFICIENT WITHOUT BREAKING THE BANK?

BY TREVOR BACQUE

Agriculture is an industry characterized by tight margins and plenty of risk. Whether working in fruits and vegetables, grains, livestock or value-added, farmers are always looking for ways to run their operations as efficiently as possible. However, with no clear roadmap, the possibilities are endless on how best to achieve that goal. Two experts weigh in on actions you can take today to make your farm more efficient.



Glen Kroeker

Business Advisor, FCC, Abbotsford, B.C.

Efficiency is a loaded word. However, the easiest way to understand it at a farm level is by sharing responsibilities. Its cost is low, possibly even free, and the benefit of having multi-generational knowledge is immense.

Many of us have adopted tech to make life more efficient, from improving sleep quality to everyday scheduling. It's no different in farming, where tech can be an asset. If an idea can be a proven winner, why not incorporate that into the farm?

Affording the younger family members or farm workers increased responsibilities naturally makes room for new perspectives and ideas. If your farm is aiming to be as efficient as possible, collect all ideas from all people. Evaluate and implement the best ones.

A culture of shared responsibility is a culture of shared management, whether formal or informal. Rather than everything feeding up to one person in a decision-making tree, with a flatter management system, you increase the likelihood of greater worker engagement and efficiency. When something is not performing at an optimum level, multiple people identify it versus continually relying on one person to notice the issue.

Why have a person only drive a tractor? Perhaps they could manage all machinery instead. One person doing one task may not be the most efficient operationally, especially if they're brimming with ideas to improve the farm.

Some people hear the phrase "finding efficiencies" and think a painful lesson is lurking around the corner or that jobs are going to be lost, but there's no reason why this must be the case. Finding efficiency is simply doing something the easiest way possible.

Often, it's not one major idea, but lots of little solutions that slowly build towards a more efficient whole. And, really, isn't that what farming is all about? Who ever solved all their farm's problems in a single season? Every sector within agriculture is a long-term play, and we should think about generating on-farm efficiencies in the same way.



Tomas Nilsson

Faculty member at the Werklund School of Agriculture, Olds College, Olds, Alta.

Farming in Canada is risky, and we must remember its vast complexity, especially as we seek efficiencies. Canadian farmers operate in an environment of “polyrisk,” meaning the whole is riskier than the sum of the parts. Food prices are higher globally, energy prices are spiking, supply chains are lagging and fertilizer has never been more expensive. To farm with efficiency in mind, farmers must work harder than ever and, sometimes, that’s not enough.

Farm operators must stay informed about all things agricultural, which is why it’s so important to write your own business plan – perhaps the single-most important document related to the farm, and certainly the easiest one in which to find efficiencies.

Know that nobody truly knows the “what, why and how” of your farm quite like you. Despite the difficulty of writing a plan, drafting it yourself will help to ensure the document is personalized with your farm details, and has longevity specific to your unique situation. Employ a third party to review and optimize, but keep in mind that nobody can truly understand the variability and ways to improve your farm’s practices like you do.

Don’t forget to learn either – this is a hallmark of efficiency. Many post-secondary institutions and agricultural groups offer professional development and courses to help you stay on the cutting edge. One popular way is through a peer group that meets regularly to share practices and procedures at their farm. This real-life learning is often best done with fellow farmers in a similar geography. Farmers five provinces away, or in a different sub-sector of agriculture, can only offer so much practical efficiency.

This micro-form of benchmarking allows you to compare apples to apples while you improve efficiencies by understanding how similar farm managers handle the same internal and external issues. ■

DO YOU HAVE A QUESTION YOU’D LIKE ANSWERED?

Email agrisuccess@fcc-fac.ca

3 TIPS TO HELP IMPROVE EFFICIENCIES FOR YOUR OPERATION:

ENGAGE THE YOUNG PEOPLE AT YOUR FARM

They are often brimming with new and unique ideas. It costs you nothing to hear their ideas and how they may be applied at a farm level and may just save you a lot.

WRITE YOUR OWN BUSINESS PLAN

This will allow you to take a long, calculated look at every aspect of your farm. With an in-depth perspective, you will naturally begin to identify areas that can be improved for greater efficiency.

JOIN A PEER GROUP

By listening to farmers similar to you, whether business-wise or geographically, you’ll gain real-life advice to act upon for the betterment of your operation.

Find out more by searching for “Peer Groups” at fcc.ca



FARMING, FULFILLED

BY PETER GREDIG

Many discussions surrounding mental health focus on the challenges. Conditions like depression, anxiety and self-doubt receive a lot of necessary attention. Thankfully, the stigma of talking about and dealing with these issues is dwindling as society comes to terms with the reality that most people will experience a mental health challenge at some point in their lives.

But what about the positive aspects of good mental health? Self-awareness is a huge part of the mental health discussion, and just as we're all learning to recognize warning signs or symptoms of mental health concerns, being aware of and understanding good mental health traits is important too.

Feeling a sense of fulfilment is part of what makes farming such a compelling vocation. From an emotional perspective, fulfilment is often described as being satisfied, happy in personal choices and

having positive energy. One might describe it as “being in a good place right now.” On the professional side, fulfilment is more about feeling that your talents and skills have led to successful outcomes – and this is where farming can be so rewarding.

Having a passion for what you do and being able to celebrate milestones and reach defined goals can stimulate a feeling of accomplishment and fulfilment. It’s important to set goals and celebrate meeting them. It’s easy to immediately shift focus to the next objective, but deliberately taking time to “stop and smell the roses” is a big part of extending the feeling of achievement.

Recognizing moments of joy, whether exuberant and shared or solitary and personal, is where fulfilment lies. Step out of the tractor after a productive day and take a moment to breathe in the smell of the soil and acknowledge the beauty of the farmscape, or appreciate a long row of contented cows enjoying their feed before leaving the barn.

Being cognizant of these moments and seeking more of them will generate more fulfilment than buying the land or building the barn. Some people naturally take this approach. For others, it might not come as easily. The key is that there’s only one person who can build a life of fulfilment – you.

There are endless articles and advice available on how to achieve fulfilment in personal and professional lives, and they share some common elements. The following 7 Steps to Self-Fulfilment is from Brian Tracy, a motivational speaker and author.

Surround yourself with positivity

Your happiness and attitude can be greatly affected by your environment and the people around you.

Visualize success

Give yourself goals to reach in your personal and professional life. Visualize what it will take to be successful and implement a step-by-step plan.

Celebrate your accomplishments

Give yourself recognition and a reward for a job well done.

Take charge of your happiness

Don’t blame others for your lack of happiness. Take the matter into your own hands and find ways to be fulfilled. You are completely responsible for your own happiness and fulfilment.

Help others

Share some of your resources with others. It can be time, money, skills or something else. You will help someone else and add to your happiness.

Take care of yourself

Try to lead an active and healthy lifestyle. Rest when you need it and don’t overlook your own needs.

Find the good

Look for the situations and people in your life that are positive and focus on these. ■

For more resources, visit fcc.ca/Wellness

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