INFO@FMC-GAC.COM @FMC GAC







300-250 CITY CENTRE AVENUE OTTAWA, ON | K1R 6K7 1-888-232-3262

WWW.FMC-GAC.COM



FARM MANAGEMENT CANADA GESTION AGRICOLE DU CANADA

1992 - 2017 25 YEARS-ANS



- **❖** Message from the Chair
- **❖** Message from the Executive Director
- **❖ FMC ACTIVITY UPDATE**
 - BOARD AND GOVERNANCE
 - PROJECTS AND PROGRAMS
 - ADVISORY COMMITTEE & BOARD INVOLVEMENT
 - INDUSTRY & PARTNER EVENTS
 - Provincial Highlights
- **❖** MEMBERSHIP

MESSAGE FROM THE CHAIR

Sterling Hilton

2017 is in the books, and from my vantage point it was a year of taking chances, and turning risk into opportunity.

For our 5th generation, multi-family farm operation, this meant establishing a malting and brewing company in our local community of Strathmore, Alberta. Not without its challenges, the experience continues to confirm the importance of investing in business management skills and practices, and surrounding yourself with industry experts. By assessing the marketplace, our people and our abilities, we are able to build a business with the capacity to minimize risk while seizing opportunity.



Continuing education and seeking information from trusted sources remains crucial for farms to remain competitive, especially in times of uncertainty. The ability to make informed decisions and take calculated risks will keep your farm poised for opportunities to gain the competitive advantage.

At FMC, we strive to bring relevant, timely farm management learning opportunities to farmers across the country. Thank you to everyone who attended our Agricultural Excellence Conference – the only national Conference dedicated to cultivating farm business management excellence and building business networks for all farmers across all regions and production sectors. The Conference continues to grow in popularity and we look forward to hosting in Winnipeg next year!

If you like our initiatives, please give us a shout out on Facebook and Twitter. If there are challenges that you would like us to help tackle or initiatives that need improvement, please drop us a note.

In closing, cheers to a healthy, happy New Year!

Make the most of 2018 and continuing the adventure that awaits you.

Sincerely yours,

Sterling Hilton, Chair Farm Management Canada "Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending." ~ Carl Bard

MESSAGE FROM THE EXECUTIVE DIRECTOR

Heather Watson

Greetings fellow farm management enthusiasts!

Winter is here...perhaps, with a vengeance? I hope everyone is staying warm, and safe out there. It reminds us to be prepared, because anything can happen. When times are good and things are running smoothly, it is the perfect time to take a moment to think about how your situation may change and put the measures in place to weather any storm.

Have you started to put together your 2018 Business Plan? Reflecting on harvest, have you identified areas for improvement where you could take in a learning event or speak to an advisors? You can reference our Dollars and Sense report for the 7 practices driving farm financial success. Or, complete a farm business skills assessment and action plan – the first step to building your 2018 Business Plan at www.farmbusinessassessment.com.



Thanks to everyone who came out to our Agricultural Excellence Conference November 21-23 in Ottawa. We welcomed close to 250 industry stakeholders to exchange insights to continue to advance farm business management in Canada, including our 10 Successor Development Program participants, some of whom accompanied us to Canada's Outstanding Young Farmers' national event in Penticton the following week, while the remainder will join us in February for the Canadian Young Farmers' Forum national conference in Saskatoon. We also welcomed over 40 agricultural business students from McGill – our sincere thanks to Peter Enright and Pascale Thériault for making that happen!

We're gearing up for the next series of Bridging the Gap: Transition Planning workshops for Farm Families. Details below.

And, we're in our final beta testing phase of our AgriShield Risk Management Platform, set to launch as a pilot program April 1, 2018.

This year is a big one for FMC – the final year of our current Contribution Agreement with Agriculture & Agri-Food Canada. We hope to see continued support for increasing the adoption of farm business management practices on Canada's farm. We hope that you will help endorse the value of FMC and investing in business skills development to position our farmers for ongoing success.

Looking forward, we will continue to meet with industry stakeholders groups to strengthen existing and develop new relationships. If getting more involved with FMC interests you, feel free to get in touch!

Farming is a risky business, but plan for success, and you can't lose!

Heather Watson, Executive Director Farm Management Canada "People don't notice whether it's winter or summer when they're happy." ~ Anton Chekhov

FMC ACTIVITY UPDATE

A national umbrella for Canadian farm business management activity, FMC is the only organization devoted exclusively to the development and delivery of advanced business management information, tools and resources to position Canada's farmers for success.

Our mandate is our greatest challenge, and our greatest strength.

FMC was established as the Canadian Farm Business Management Council in 1992 following the financial crisis of the 1980s where interest rates spiked and commodity prices bottomed out, leaving some farmers high and dry. For 25 years, FMC has worked to increase awareness and adoption of farm business management practices to equip Canada's farmers with the tools to weather the storm, confront change with confidence and seize opportunity. Our work continues as we enter into a new era of politics and farm policy.

As your farm management resource centre, Farm Management Canada is pleased to provide a link to your current tools and resources that relate to business management at the farm level.

Please consider inviting FMC to your events and meetings to share the best management practices of Canada's leading farmers and the resources and programs available and required to position Canada's farms for success.

Do not hesitate to contact us if you are interested in sharing your work – or working together! As a resource centre, we pride ourselves on not only knowing what is happening in farm management across the country, but also sharing that information with others. We're keen to hear from you! Drop us a line at info@fmc-gac.com.

BOARD AND GOVERNANCE

The Board of Directors met in November in conjunction with the Agricultural Excellence Conference. As the last year of the current Contribution Agreement with Agriculture & Agri-Food Canada, we are busy putting together our plan for achieving success for the sector over the next 5 years, and beyond. A strong focus of the meeting was how to create long term strategic partnerships and grow collaborative efforts and industry support for increasing the adoption of farm business management practices across Canada. A revised Business Model and Collaboration Policy and Framework was presented, and adopted. FMC will be a voice for fostering business development, a resource centre for farm business skills development, and an industry connector.

While in town, the Board hosted a luncheon for the Standing Committee on Agriculture & Agri-Food in partnership with Francis Drouin, our parliamentary sponsor and Member of Parliament for Glengarry-Prescott-Russell.

FMC presented Investing in Farm Business Management: Canada's Best Risk Management and Growth Strategy to the Committee.

Please contact us if you are interested in a copy of our presentation.

We are pleased to welcome Harry Bishop to the Board

Harry Bishop joined OMAFRA's Agriculture Development Branch in Guelph on Monday, December 11, 2017.

Harry brings a strong background and experience in project analysis, program design, financial administration and coordination to the ministry's Business Management Unit.



Formerly Project Analyst with OMAFRA's Rural Programs Branch, Harry developed and provided oversight of contractual agreements and the development of the GF2 Client Portal.

He has also worked with the ministry's Food Safety and Traceability Programs Branch as both a Client Relationship Coordinator and was the acting Manager for the Strategic Planning and Client Management Unit.

Previous to joining OMAFRA, Harry had a variety of experiences in the IT and Internet development industry. Harry has a B.Sc. Honours in Biology, Computer Science and Math from Mount Allison University and Certification in Production and Inventory Management.

Harry will be representing the Provincial/Territorial Ministry Network on FMC's Board of Directors.

INVESTING IN FARM BUSINESS MANAGEMENT: CANADA'S BEST RISK MANAGEMENT AND GROWTH STRATEGY

By 2050, farmers must produce 70% more food to feed 9 billion people around the world¹. Further, Canada has set an ambitious target for agriculture to become Canada's key economic driver, moving from the world's 5th to 2nd largest exporter, increasing exports by \$20 billion by 2025². At the same time, 75% of Canada's farms will change hands over the next 10 years³. Canada's farmers require a solid foundation for sustainable economic growth. However, currently less than 25% of Canada's farmers have a plan⁴. We know that farmers who invest in improving their management practices can increase profitability by up to 525%, taking the sector from a vulnerable to a strong economic position⁵. We must empower future and current farmers with the capacity to succeed for today, and generations to come.

Investing in farm business management is Canada's only sustainable long-term competitive advantage.

The next agricultural policy framework provides a significant opportunity to position Canada's farmers, and the agricultural sector, for continued prosperity, competitiveness and sustainable economic growth.

Current Situation:

As we prepare to enter into the Canadian Agricultural Partnership (CAP) on April 1, 2018, we have the opportunity to reflect on the past five years under Growing Forward 2 (GF2), identifying areas for improvement whilst building on our successes.

Growing Forward 2 brought a number of significant changes to the national business development organizations.

As GF2 moved to increased independence by the provinces and territories in program delivery, the coordinating role of the national organizations has become more important than ever, helping to reduce duplication of efforts and stretch resources further while ensuring farmers across Canada have access to the best programs, resources and tools available, regardless of where they are located.

¹ FAO. 2009. How to Feed the World in 2050

² Department of Finance Canada. 2017. Report from the Advisory Council on Economic Growth – "The Barton Report"

³ BDO Tax Bulletin: Succession Planning for the Transition of a Family Farm November 2014.

⁴ Dollars and Sense: Measuring the Tangible Impact of Farm Business Management Practices on Canada's Farms. 2015. Commissioned by Farm Management Canada and the Agri-Food Management Institute.

However, funding for Fostering Business Development at the national level has decreased with each new agricultural policy framework, representing just .5% of the GF2 budget and .25% of the CAP budget. Prior to GF2, national organizations were funded by the Federal government to serve the public good.

Most notably, the 50/50 cost-share funding model was introduced. At the time, government wanted the national organizations to demonstrate industry support for national initiatives by having some 'skin in the game' through cash contributions. Reflecting on the past 5 years under GF2, what were good intentions have compromised the mandates of the national organizations to serve the public good and meet industry needs.

An unintended consequence of the 50/50 cost-share requirement is that the national organizations are incentivised to work only with those stakeholders willing to write cheques. And, those investors come with strings attached to a commercial agenda that may not be in the best interest of Canada's farmers. While programming to assist with farm transition planning is desperately needed, without interest from cash-contributing partners, this need is going unmet, severely crippling Canada's future farmers.

In the non-profit sector especially, it must be recognized that stakeholders demonstrate their support in a number of different ways. We have countless examples where industry are willing to donate time and non-cash resources to projects, yet their contributions are not recognized under the current cost-share funding agreement.

The vital role of farm business management is being overlooked in proposed policy and programming including the Canadian Ag Partnership and Food Policy for Canada. Where production dominates the agricultural sector, and much confusion surrounds the concept of farm business management and its link to managing risk, Canada needs to improve its efforts to promote the value and benefits of farm business management practices as a vital component to meet global demands for growth.

Now more than ever, Canadian farmers must rely on their business management skills and practices to not only succeed, but to stay in business – to have the capacity to adapt and remain viable for generations to come.

An immense opportunity for growth for the Canadian agricultural sector will come from shifting attitudes towards business management practices to increase adoption rates.

The time has come to put farm business management first.

Our Ask:

Strengthened Support for fostering business development under the Canadian Agricultural Partnership, through...

- 1. A stronger focus and increased funding for farm business development programming
- 2. 75/25 cost-share, whereby cash and in-kind contributions are eligible
- 3. Timely information regarding proposed changes so we can plan ahead
- 4. Quick transition to avoid disruption in program delivery to farmers

Through the national fostering business development organizations, today's farmers, along with new entrants, young farmers and young professionals throughout the value chain will be positioned to innovate and grow, and build the underlying capacity to continue to be major contributors to Canada's economic, environmental and social development.

If you have any questions or concerns or would like more information on FMC's policy recommendations, contact us.

THE NEXT POLICY FRAMEWORK: THE CANADIAN AGRICULTURAL PARTNERSHIP



The next policy framework provides a significant opportunity to position farm business management in its rightful place as a fundamental contributor to farm business success and continued prosperity and economic growth for Canadian farmers, the agricultural sector and Canada as a whole.

The Canadian Agricultural Partnership (CAP) that emerged from the July 2017 Minister's meeting in St. John's confirmed the following 6 priority areas or 'core elements':

- 1. Science, Research and Innovation
- 2. Markets and Trade
- 3. Environmental Sustainability and Climate Change
- 4. Value-Added Agriculture and Processing
- 5. Public Trust
- 6. Risk Management

The BRM (business risk management) programs are set to undergo a year-long review.

Adopting and investing in farm business management practices is the best strategy to manage risk. It takes a proactive approach to identifying risks and building mechanisms to either prevent risk or mitigate the negative effects of risk. BRM programs are just one way to manage risk, and tends to only deal with uncontrollable risks such as price and production loss from markets or weather. Farm business management is about identifying those risks that are in your control and managing them.

As we look at the BRM programs and how best to manage risk in agriculture, we hope that you will join FMC in promoting the value of farm business management in building the capacity for Canada's agricultural sector to not only survive, but thrive.

On Friday November 24th, Federal programming under CAP was announced. The following federal programs will be in place by April 1, 2018.

AgriMarketing

Aims to increase and diversify exports to international markets and seize market opportunities through industry-led promotional activities that differentiate Canadian products and producers, and leverage Canada's reputation for high quality and safe food.

AgriCompetitiveness

Supports the markets and trade priority by assisting industry-led efforts to help the agriculture and agri-food sector leverage, coordinate and build on existing capacity, enhance safety, adapt to changing commercial and regulatory environments, share best practices, and provide mentorship opportunities.

AgriScience

Designed to accelerate the pace of innovation by supporting pre-commercialization activities and investing in cutting-edge research to benefit the agricultural and agri-food sector, including the Clusters program.

AgriInnovate

Will accelerate the commercialization and/or adoption of innovative agri-based products, technologies, processes or services. The program will support agribusinesses to get their innovations into the market, or to adopt leading edge technologies and processes.

AgriDiversity

Will strengthen the sector and build its capacity by: helping diverse groups to take a greater leadership role, building the entrepreneurial capacity and business skills of under-represented groups (such as indigenous communities, youth, women and persons with disabilities), facilitating the sharing of industry experience, best practices and knowledge, help under-represented groups to manage transformation, and strengthen the sector by incorporating the views of a more diverse set of industry players.

AgriAssurance

Will enable industry to make meaningful and verifiable claims about the health and safety of Canadian agricultural products. It will also build industry capacity to increase public confidence in the food system, respond to market requirements and meet consumer demand. The program is for national industry associations and small and medium-sized enterprises. The program is for national industry associations and small and medium-sized enterprises.

Applications to the programs are expected to open in Spring 2018.

We hope that you will support Farm Management Canada in our application for a 5-year Contribution Agreement under AgriCompetitiveness.

More information on the CAP policy framework is available at www.agr.gc.ca/eng/about-us/key-departmental-initiatives/canadian-agricultural-partnership.

FROM THE DESK OF THE BUSINESS DEVELOPMENT MANAGER CHRIS PENTON

As we come out of the holidays, my focus turns to traveling across the country for a few months.

My first stop is the KAP AGM in Winnipeg, January 24 & 25. Taking an active role, we hope to impress upon the KAP membership the importance of business management. After the AGM, I'll be speaking to a group of young farmers about Ag Ex 2018, which is, coincidentally, in Winnipeg! Thanks to Roberta Galbraith from MB Canola for this opportunity.

I am off to Farm Tech in Edmonton, January 30th - February 1st. Always a great event for us, the organizers share FMC's obsession with business management. FMC Executive Director, Heather Watson, will host a concurrent session. Farm Tech asked us to do something a bit different, so Heather has put a little spin on the presentation. Then, it's back to Winnipeg for sponsor meetings and Crop Connect. Heather will speak again and I will enjoy lunch. It's so great when she does all the work! Crop Connect is another solid event focusing on business management and the importance of planning. Many of its industry supporters cross over with ours.

AB Canola recently renewed their annual agreement with FMC and MB Canola is half way through their annual agreement with us. We hope to negotiate more of these partnerships that demonstrate cross commodity support for better business management in agriculture. Annual agreements, Ag Ex sponsorship,

hiring the Agriwebinar platform, please get in touch about these and other opportunities to cultivate excellence on your farms and for your farmers: 613-237-9060 x23 or chris.penton@fmc-gac.com

PROJECTS AND PROGRAMS



AGRICULTURAL EXCELLENCE CONFERENCE 2017

The 2017 Agricultural Excellence Conference was hosted in Ottawa, Ontario welcoming 250 farm management enthusiasts from across Canada to hear from leading experts and exchange insights on today's hot topics. The Conference theme, **Farming for our Future: Canada's 150**th was an opportunity to reflect on our past and the lessons we can take from experience to help position today's farmers for success, giving our future farmers the best chance for continued success.



Truly national, the Conference welcomed delegates from 9 provinces and 2 territories. The majority of participants were from the host province Ontario (66%), followed by Alberta (7%), Quebec (6%), and Saskatchewan (6%). This year also saw delegates from the United States, with representation from Arizona and Texas

47% of delegates were 40 years of age or under. This number is higher than usual as AgEx had the pleasure of welcoming 43 McGill students to the first day of the Conference. Not including these students, AgEx welcomed 33% delegates 40 years of age or under. 37% of attendees were female.

The vast majority of delegates were farmers, representing a variety of production sectors including beef, dairy, grains & oil seeds, horticulture, poultry, hog, fruit, and tree farms.













To prepare to farm for the future, the AgEx delegates took part in plenary sessions, a Farm Business Management Resource Showcase, The Great Debate about supply management, a panel discussion about the Greatest Risk Facing the Family Farm, and breakout workshops.

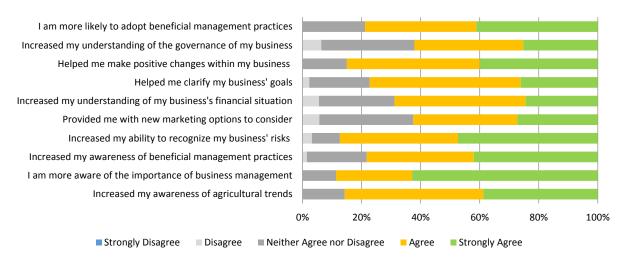
Altogether, over 40 presentations and resources were offered to participants.

Graphic Recording of the 2017 Discussion Panel:



Feedback has generally been positive, with the majority of participants indicating they have increased their knowledge of farm management in some way (see Participation in AgEx), and rating each of the sessions as "Good" or "Excellent". Additionally, 100% of survey respondents say they would promote this event or Farm Management Canada to others.

Participation in AgEx



Some comments from participants when asked for their top take-aways:

"Getting support from outside can be really beneficial"

"Review your financials with your successors"

"Friendly folks - got to know lots of folks from *across* the country"

"Business are expanding faster than their management ability"

"Family Matters (whether actual family or business) are really important to a successful farm operation"

General comments:

"Wonderful event. I am always amazed at how much I can take home from the speakers, the attendees and the organizers. Thank you."

"Best conference I've attended. Thank you!"



Ross Springford added 6 new photos — with Sajan Mandair and 9 ••• others.

24 November 2017 - @

An amazing week at #agexconf17 an Ag Leadership Conference designed to add more tools to our Farm Transition tool box. Forever grateful to the team at Farm Management Canada and their creation of the Bridging the Gap Farm Succession Program. Now let's get the rubber on the road and build our #RocknRollFarms #BTG #MrBoots





Comment .



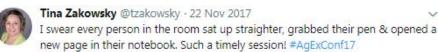


Beking's Poultry Frm @bekingseggs · 22 Nov 2017 Culture around your farm is the foundation for the future. **#AgExConf17** @FMC_GAC @ElaineFroese









Tax Considerations for Farmers
That Was Then, This is Now

Anne Van Delst, CPA, CA, LPA

GGFL

Bulled Anne Van Marie S

5

As we plan for AgEx 2018 in Winnipeg, Manitoba, we will continue to seek top notch industry experts and create learning opportunities to cultivate excellence in farm business management.

JOIN US IN WINNIPEG FOR AGEX 2018!



NOVEMBER 26-28, 2018
THE FORT GARRY HOTEL



AGEX ACCOMPANYING EVENTS:

FMC is pleased to have worked with a number of partners to bring additional learning opportunities to Canada's farm management enthusiasts, including:

- → Nuffield Canada Annual Meeting
- → Agri-Food Management Institute: Farm Transition Advisor Focus Group
- → Agri-Food Management Excellence Inc.: Investing in Farm Machinery & Equipment Mini-Course
- → Global Networks: Agri benchmark Canadian Network Meeting
- → Provincial/Territorial Ministries of Agriculture Annual Meeting

FARM TRANSITION ADVISORS' FOCUS GROUP

Farm transition is arguable the most critical time in the lifecycle of the farm and farm family as the legacy of one generation meets with the goals, dreams and desires of the next. Yet, according to the 2016 Census of Agriculture, 8.4% of Canada's farms have a written succession plan.



Not only do we need to increase the adoption of farm transition planning across Canada, but in order to be successful, we must equip farm advisors with the tools and skills to provide farmers with the best chance for success.

In partnership with the Agri-Food Management Institute, a group of farm transition advisors came together during the spring of 2017 to start a discussion on how we can best meet industry needs when it comes to farm transfer and succession. The initial meetings resulted in 14 Key Result Areas (KRAs), which had been categorized into 4 Priority Action Areas:

- Resetting the terminology around 'Transition Planning'
- Using the "Three Circle Model" to address Family, Business and Ownership Roles
- A common Farm Transition Planning Process and Components
- Engaging and training the Next Generation of Farm Transition Advisors

Working groups were assembled to flesh out some of the ideas further.

The farm advisor community at large was then invited to Ottawa on November 24th 2017 to take part in a focus group to reflect on the preliminary thinking of the network. There appears to be consensus vis-à-vis the need to continue the discussion in order to increase awareness and adoption, and raise the bar for Farm Transition Planning in Canada. From the point of view of next steps, FMC, in partnership with AMI, plan to continue this work as both organizations prepare to enter into the Canadian Agricultural Partnership (CAP).

JOIN US FOR THE 22ND INTERNATIONAL FARM MANAGEMENT CONGRESS IN TASMANIA!



YOU ARE INVITED!

Growing Agriculture at 41 Degrees South March 3 – 8 2019 Tasmania, Australia

www.IFMA22.org

The International Farm Management Congress takes place every two years in host countries around the world. The objective of the Congress is to further the knowledge and understanding of farm business management and to exchange ideas and information about farm management theory and practice throughout the world. The Congress program offers a variety of learning and networking experiences including plenary sessions, contributed papers, contributed posters, farm tours, a gala banquet, accompanying persons program and a pre- and post-Congress tour!

IMPORTANT DATES:



Feb 24 – Mar 3 Mar 3 – Mar 8 Mar 9 – Mar 15 Pre-Congress Tour: Tasmania IFMA22 Congress in Tasmania, Australia Post-Congress Tour: Sydney to Melbourne



Catch the action online!

Follow and Like **@IFMAOnline** <u>www.facebook.com/ifmaonline</u> and #IFMA22 for the latest and greatest leading up to the next Congress.



Join our LinkedIn group: www.linkedin.com/groups/3161741

BRIDGING THE GAP: STEP UP TO SUCCESSION PROGRAM

Is your family farm in a state of transition? Are you looking to start the conversation?

FMC's newest initiative helps bridge the gap between generations of farmers to provide Canada's future farmers with the best chance for success. The program is comprised of a series of Transition Planning workshops for farm families, coupled with a Successor Development program, exclusively for young farmers.

Step Up to Succession with the Transition Planning Workshop for Farm Families!

The Bridging the Gap Workshop welcomes farm families to work with renowned farm family coach Elaine Froese and farm management consultant Cedric MacLeod to address some the elephants in the room that are preventing or hindering farm transition planning back on the farm.



BC March 6, 2018 8:00-4:30pm Sandman Hotel & Suites Abbotsford, BC

Come early!
Be one of the first to try **AgriShield**March 5 2:00pm-5:00pm



Ontario March 19, 2018 8:00am-4:30pm DoubleTree Hilton London, ON

Come early!
Be one of the first to try
AgriShield
March 18 2:00pm-5:00pm

Stay late! Attend GFO's March Classic March 20 2018 gfo.ca

Cost: \$150 plus tax (includes breaks and meals)

Successor Development Program Update!

The Successor Development program provides an opportunity for young farmers to join FMC and take part in key industry events dedicated to farm business management and more importantly, taking over the farm. FMC was pleased to welcome its 2017 Successor Development Program participants to the Agricultural Excellence Conference November 21-23 in Ottawa, ON.



Pictured (L-R): Lance Walker (SK), Sajan Mandair (BC), Jill Azanza (BC), Olivia Sederberg (SK), Hilary Huisman (ON), Kara Enright (ON), Melinda McArthur (ON), Ross Springford (BC), Brandt Carter (SK). Missing from Photo: Travis Jansen (ON)

Participants can also choose to attend either Canada's Outstanding Young Farmers National Recognition Event (November 2017) or the Canadian Young Farmers' Forum National Conference (February 2018).

Our sincere thanks to our partners at Canada's Outstanding Young Farmers for putting on a great event for our young farmers to enjoy! Truly inspiring!

Pictured (L-R): Ross Springford (BC), Kara Enright (ON), Sajan Mandair (BC)

For more information, visit <u>www.fmc-gac.com/content/bridging-gap-step-succession</u>.

In partnership with:









*Limited to BC, SK and ON for the 2017-18 program.

THE WILSON LOREE AWARD

Congratulations Darrell Wade!

Darrell Wade was announced as the 2017 recipient of the prestigious Wilson Loree Award. Now in its fifteenth year, the Award honours individuals or groups who have made an extraordinary contribution to advancing agricultural business management practices in Canada.

Darrell is the founder of Farm Life Financial Planning Group, which helps clients across Ontario find stability on their farm and ensure the farm can live on for future generations to come.

Darrell grew up on his family farm in Southern Ontario. His father, like so many farmers today, didn't take the time to plan for the "what



ifs" with his professional team, and didn't communicate his intentions to the rest of the farm family. With his sudden passing at the age of 65, there was no way to continue the family farm business. Darrell joined the financial services industry where he now dedicates his time to helping other family-owned farms implement customized farm transition plans. His mission is to ensure no other family experiences a loss like his family did.

He is certified through the Canadian Association of Farm Advisors and recently became a certified Family Enterprise Advisor (FEA), making him one of Ontario's only CAFA (Canadian Association of Farm Advisors) certified advisors with this designation. They now live on a farm east of Peterborough.

Wilson Loree personally presented the award to Darrell at the Agricultural Excellence Conference. "Many of our award recipients have been at the end of their careers, but as this is the 25th anniversary of Farm Management Canada, it seems very fitting to recognize someone who is making a significant impact in an area of business management early in their career who has many more years to continue to position farmers for success," said Wilson. "It's great to see that there are new folks entering the farm business management family - a sign of renewal and continuity for a prosperous future for Canadian agriculture."

"It is truly an honour to be recognized by Wilson and Farm Management Canada for the work we are doing in educating farm families on the importance of continuity planning," Wade said. "Farm families today are making a commitment to protect their legacy and educate the next generation. I am humbled to be a part of their process."

ROBERT (BOB) L. ROSS SCHOLARSHIP

Congratulations Sarah Jackson!

The 2017 winner of the Robert L. Ross Memorial Scholarship is Sarah Jackson of Camlachie, Ont. The award will allow Sarah to attend the upcoming 2018-2019 CTEAM program.



CTEAM (Canadian Total Excellence in Agricultural Management) is managed by Agri-Food Management Excellence (AME). During the program, farmers learn detailed financial, marketing and human relations management skills, using their own operation as a case study.

Robert (Bob) Ross was instrumental in guiding the CTEAM program, inspiring and encouraging farm management excellence across Canada through his leadership and passion for the agricultural community. Bob fought a courageous battle with cancer, passing in March 2014.

Sarah Jackson is the third generation to farm on her family's 200 acre property in Camlachie, Ontario, where she runs Uplands Pheasantry, a hatchery that specializes in pheasants, partridge, quail, and wild turkeys, in addition to supplying mature birds to conservation areas and hunting preserves across North America. After the sudden passing of her father and business partner in 2016, Sarah's role on the farm immediately evolved into main operations manager, customer service specialist, and strategic decision maker for the niche business.

By attending the CTEAM program, Sarah hopes to gain the knowledge and skills she needs to strengthen Upland Pheasantry's strategic and operations planning, as well as guide the difficult process of succession planning for her family's farm. Sarah is also excited to be able to use the knowledge and experience she gains through CTEAM to influence her advisory and advocacy work with the Lambton Federation of Agriculture. Ultimately, Sarah hopes to use her experience at CTEAM to shape her farm's future, building a successful business that one day her own daughter could take over, if she wishes.

2017-18 EXCELLENCE AWARD FOR AGRICULTURAL STUDENTS



Farm Management Canada (FMC) and the Canadian Association of Diploma in Agriculture Programs (CADAP) are proud to announce the launch of the 2017-18 Excellence Award for Agricultural Students, an award designed to encourage students to improve their critical thinking, communication and leadership skills through a national competition.

The Award was launched in September 2017 and will continue to receive applications until May 6th, 2018.

How to Apply

FMC and CADAP are collecting submissions from agricultural students across Canada and will award three winners with scholarships towards furthering their education in agriculture. First place stands to win \$1,500!

The award is designed to help students develop their communication skills by having the opportunity to voice their opinion on a subject related to farm management.

Students are asked to submit a multimedia presentation, a video, a Twitter chat, a blog or a Wiki, responding to the following question:



What aspects of the North American Free Trade Agreement (NAFTA) should be addressed and amended in the current negotiations that will benefit Canada's agriculture sector?









To take part in the competition, for details on how to enter, or to apply: www.fmc-gac.com

*All applications must be received no later than May 6th 2018.

Are you using EAGLE - FINANCIAL ANALYSIS AND BENCHMARKING PROGRAM?

EAGLE provides farmers with a full set of calculated financial ratios, indicators, and related information that they can confidently use to analyze the financial performance of their farm. The software provides benchmarking, historic analysis, forecasting and 'What-if' scenarios for any farm, regardless of a farm's sector.

Comparative analysis through benchmarking provides the agricultural industry with insight into how different farm types and farm sectors are performing, down to the level of individual farm operations. This insight is key in determining what factors are most influencing success "for the sector and how competitive advantage can be achieved and maintained.



EAGLE provides a way for farmers and their advisors to compare business management practices to financial outcomes going beyond classic benchmarking tools.

Visit www.backswath.com or www.fmc-gac.com to get started!

AGRISHIELD® FINAL TESTING AND PILOT LAUNCH

Last January, FMC began work a new project called AgriShield®, an online platform accessible to farmers, advisors and groups to identify risks, assess the importance of each risk and provide information on solutions to the key risk areas for an individual farm, group or sector using a comprehensive approach. AgriShield® is the first Canadian platform to offer a 360° vision to help assess and manage risks on the farm.



This platform will help farmers to navigate through 19 risk categories that they may encounter on their farm. It will also leverage existing risk management tools and professional services offered to farmers. The data gathered by the tool will provide a baseline to establish benchmarks for risk management performance and progress across Canada and commodity sectors, helping raise the bar for Canada's competitiveness. It will also help industry stakeholders to better understand the risk management needs of Canadian producers and to fill any gaps in the products and services available in the agricultural sector.

During the last year, a substantial amount of work has gone into developing the tool and a prototype has now been developed. As such, a series of consultations will be taking place across the country in late February and March to test the prototype in collaboration with FMC's partners such as the Canadian Federation of Agriculture (CFA) and Canadian Young Farmers' Forum (CYFF). Participants in these consultations will also be provided with exclusive free access to AgriShield® during the pilot phase, which will be launched on April 1st 2018. Keep an eye out for invitations for these consultations through FMC email announcements, social media channels or on the FMC website, or simply let us know if you are interested in participating by contacting Mathieu Lipari at mathieu@fmc-gac.com.

"Less than 1/3 of Canada's farmers have a risk management plan," says Heather Watson, Executive Director of Farm Management Canada. "Our ultimate goal is to increase the awareness and adoption of risk management practices and planning as part of the farm management process and cultivate a more comprehensive understanding and approach to assessing and managing risk within the agricultural sector."

FMC is pleased to be working with project partners including the Canadian Federation of Agriculture and MNP. FMC welcomes those interested in being involved in the project to get in touch directly.

This investment is made through the Growing Forward 2 (GF2) AgriRisk Initiative (ARI), a program supporting the research and development as well as the implementation and administration of new risk management tools for use in the agriculture sector.

In partnership with:

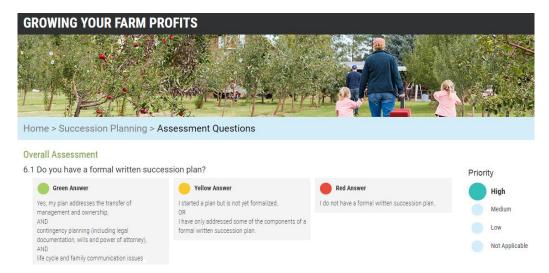






ONLINE FARM BUSINESS SELF-ASSESSMENT TOOL AVAILABLE TO HELP FARMERS PLAN FOR SUCCESS!

Growing Your Farm Profits (GYFP): Planning for Business Success Online Farm Business Self-Assessment Tool provides producers with the first step in the business planning process. Producers will come away with a comprehensive assessment of their farm business practices, priorities, key goals and ultimately, an Action Plan as a starting point towards the farm's business plan.



Producers can complete the online assessment on their own, or alternatively invite other members of the farm team to complete the assessment so that they can compare results before creating their roadmap to success; their business plan. Comparing assessments can lead to positive discussions regarding the future of the farm and ensure everyone's perspective is taken into account.

Once completed, the Action Plan can be submitted for validation. Producers may be eligible for cost-share opportunities to hire a consultant or to participate in training and learning events to improve their business practices.

FMC offers a national version of the self-assessment tool, while OMAFRA offers a customized Ontario version and the PEIDAF offers a customized version of the tool, called *Planning for Business Success*, for PEI producers.

The Growing Your Farm Profits: Planning for Business Success Online Business Self-Assessment Tool is available from the following links:

English – www.FarmBusinessAssessment.com

French - www.AnalysezVotreEntrepriseAgricole.com

TAKE THE MANAGING RISK IN AGRICULTURE ONLINE LEARNING MODULE!

FMC and the Canadian Farm Learning Centre are pleased to offer the Managing Risk in Agriculture online course. The module provides farmers with the opportunity to assess risks facing their farm business and develop plans to seize opportunity and mitigate the negative effects of uncertainty. The module includes interactive exercises along with practical analysis and planning tools, presenting complex topics in an easy-to-understand online format that is structured to enhance adult learning.

Register for the course, and see all of the modules offered by CFLC at: http://canadianfarmlearningcentre.com/

ONLINE RESOURCE PORTAL: FMC-GAC.COM

<u>www.FMC-GAC.com</u> is the central online database for any and all information, resources and tools related to farm business management.

From articles to publications, videos, podcasts and information resources, the website allows you to search for information related to any area of farm business management – from strategic planning to marketing and succession.





Visit the Upcoming Webinars section on Agriwebinar.com to stay advised of Agriwebinar® presentations coming to a computer or mobile phone near you!

UPCOMING WEBINARS

FCC Presents: Top Economic Trends for 2018 Wednesday, February 7, 2018 2:00:00 PM EST - 3:00:00 PM EST





What does 2018 have in store for Canadian agriculture, food processors and farm input suppliers? Join J.P. Gervais, FCC Vice President and Chief Agricultural Economist for an exclusive webinar on the top economic trends for 2018. Ask questions, gain insights and start strategizing for your year ahead.

Click here to register for this Agriwebinar.

AME Presents: 2018 Agriwebinar 3-Part Series - An Introduction to the Canadian Total Excellence in Agricultural Management (CTEAM) Strategy



February 12 2018 @ Noon EST

Part 1: Financial Benchmarks for Profitable Farms: A New Approach

This webinar presents a new approach to generating financial statements and how the resulting financial benchmarks can be applied on individual farms to improve operations and the bottom line. During the presentation, specific applications of the benchmarks will be presented using actual data from a recent project with BDO Canada.

<u>Click here</u> to register for this Agriwebinar.

March 12 2018 @ Noon EST

Part 2: A Trusted Framework for Developing Strategy and Strategic Planning on Canada's Farms

This webinar presents the framework used in the Canadian Total Excellence in Agricultural Management (CTEAM) program to help find the strategic focus that makes a farm successful. The combination of the CTEAM framework and the innovative approach to financial performance measures (from Part 1 of the series) will be used to demonstrate how participating farmers set the right goals for their own farms and implement management practices to achieve them.

<u>Click here</u> to register for this Agriwebinar.

March 26 2018 @ Noon EST

Part 3: Overcoming Greed and Fear in Commodity Markets

Many farmers have trouble selling during price rallies because they fear that they may sell too soon. Unfortunately, this often results in a lower price once the rally ends. This webinar will introduce potential trading guidelines, through the use of futures, forward contracts and options, as tools for financial discipline and success.

Click here to register for this Agriwebinar.

Presented by: Larry Martin



Larry Martin is currently a principal in Agri-Food Management Excellence Inc., a management training company and Dr. Larry Martin and Associates, a consulting operation. He teaches and coaches managers of farms, agribusiness and food companies from both Canada and the United States. Larry is the principal instructor and teaches: CTEAM, CFAME, AME Alumni, Price Risk Management Courses and Custom Courses. He also writes and consults on agri-food policy, commodity markets and strategy.

Miss out on an Agriwebinar® presentation? No worries – you can view the recordings on <u>Agriwebinar.com!</u>

RECENT WEBINARS

Outstanding Young Farmers of Canada National Recognition Event Broadcast

Canada's Outstanding Young Farmers Program recognizes young farmers who exemplify excellence in their profession. On December 1, FMC broadcasted the National Recognition Event where two of the seven honourees were chosen by the judges as Canada's Outstanding Young Farmers.

The 2017 Outstanding Young Farmers of Canada National Event took place from Thursday, November 30 to Sunday, December 3, 2017. Farm Management Canada broadcasted the events of Friday, December 1 via Agriwebinar.

RBC Presents: Setting Your Farm Up for Success

As farm families continue to manage their businesses in a fast-changing environment, the need for active planning becomes increasingly important. While there may be a number of resources available to help with

the planning – gaps remain. According to Farm Management Canada's 2015 Dollars and Sense report, only 25% of farms have a formal business plan. Terry Betker, President & CEO of Backswath Management Inc., can help. Join Terry for this webinar, as he uses a foundation of three key alignments to illustrate how farm families can apply generally-accepted planning practices to their everyday business management needs.

RBC Presents: Balancing Business and Financial Risk

Join Michael Langemeier, Professor, Department of Agricultural Economics, Purdue University for a look at the relationship between business risk, financial risk and total risk. Learn how business risk differs from financial risk and how the total risk of your farm operation is impacted by a rising interest rates or when taking on more leverage.

RBC Presents: Your Farm - Your Future, What's the plan: A Farm Succession Planning Conversation

What do succession, retirement, transition and planning, mean to you? As individuals and farming families, we may all have different definitions for these terms. In this webinar, Scott VanEngen, Financial Planning Specialist with RBC® Wealth Management Services, suggests that the vision of what the future looks like is more important than the actual technical steps required to get there. We will identify key planning opportunities for five critical questions that can be reviewed with your farm's advisors, arming you with the questions and ideas that will enable more fruitful discussions about your farm or ranch operation. The ultimate goal of this webinar is to help you create a list of priority action items to focus on in order to move forward and secure a bright future.

For more information about the Agriwebinar® program and how to participate, visit the Agriwebinar.com FAQ section at http://agriwebinar.com/FAQ.aspx or contact us by email agriwebinar@fmc-gac.com or by phone at 1-888-232-3262.





CTEAM UPDATE

(CANADIAN TOTAL EXCELLENCE IN AGRICULTURAL MANAGEMENT)

Canada's only national farm management training program.

CTEAM (Canadian Total Excellence in Agricultural Management) is Canada's only national Executive Management course for farm managers, and continues to gain popularity. The program takes place in four sessions over 16 months.

CTEAM participants come from all sorts of production sectors including cash grain, vegetable, beef, hog, dairy and fruit operations. Many are engaged in value-added activities as well as primary production. CTEAM addresses the business management issues that are common to all businesses, regardless of commodity. It is presented as a mini-MBA with emphasis on strategy, strategic planning, financial management, human

resource management, succession and estate planning, and various aspects of marketing, operations management and various aspects of business leadership.

Participants develop and implement a strategic and operating plan for their farm as part of the course requirement. Based on what we've seen so far, Canadian agriculture is going to be in good hands going forward!

CTEAM is presented by Agrifood Management Excellence, Inc (AME) and proudly supported by Farm Management Canada.

The Next Class begins:

Module 1 Feb 19-23, 2018, Abbotsford, BC

Module 2 Dec 10-14, 2018 Calgary, AB

Module 3 March 4-8, 2019 Niagara Falls, ON

Module 4 Dates TBC Montreal/Ottawa, QC+ON

Tuition

\$8500 (+applicable tax) first participants \$8,075 (+applicable tax) second participant

More information is available on the AME website www.agrifoodtraining.com.

Save 50-75% on Tuition!

For more details please click here or check with your provincial Ministry of Agriculture for eligibility requirements.

INVESTING IN FARM MACHINERY AND EQUIPMENT COURSE





In recent years, machinery costs have crept up and now rank among the biggest cost items on farms. They often fluctuate significantly even between farms in the same region because farmers have a wide range of options in managing their machinery portfolios. In past years with high commodity prices and good margins, it was relatively easy to finance machinery, wants sometimes surpassed needs, and detailed financial analysis was only sparsely performed.

As the outlook for commodity markets is currently less optimistic, many farmers are rethinking their equipment strategy to reduce cost and debt service commitments as well as to preserve working capital, so they can take advantage of the opportunities ahead.

Objective of the Course

The major objective is to give farmers the tools needed to construct and implement the optimum machinery management strategy for their farms, based on sound management decisions. A machinery management strategy includes how much equipment to have, how to choose the most favorable equipment option, whether it is owned and financed or leased, rented, and for how long it is held.

This program is planned as a hands-on workshop. Participants will receive a spread sheet to support their ongoing investment decisions.

Instructors

Dr. Joerg Zimmermann, GlobalAgAdvisors Ltd.

Dr. Larry Martin, Agri-Food Management Excellence Inc.

Locations

Guelph, ON - March 5-6, 2018 Kentville, NS - March 7-8, 2018

Stay tuned for more dates and locations.

Registration

\$750 and will include course materials and a spread sheet that participants can take home to use after the course. Participants will also have access to Instructors on-line after the course.

Course Outline

Decision-making to develop an optimum strategy will depend on the effects of alternatives on net farm income, cash flow, and the balance sheet. These considerations form the basis for the course outline, which is:

- 1. Defining Equipment Strategy: What Does it Entail? (early AM 1st day)
 - o How much equipment?
 - o Replacements
 - Additions
 - New technology
 - o What is the optimal machinery strategy?
 - o Some guidelines
- 2. Financial Principles, Concepts and Tools (late AM 1st day)
 - o Equipment Cost: Some Examples Buy vs. finance vs. lease vs. rent vs. custom
 - o Financing Principals
 - o The Time Value of Money Concept
 - Presentation of Machinery Spreadsheet, Case Studies and Individual "Cases" (PM 1st day / AM 2nd day)
- 3. Explanation of Spread Sheet (Afternoon First Day and Morning Second Day)
 - o Group Exercise: Case Studies
 - o Group Exercise: Addressing Participants' Living Cases
- 4. Bearpit Q&A (evening 1st day, late AM 2nd day)

FEATURE PUBLICATION:

FARM FINANCIAL RECORDS: A GUIDE TO MANAGING FOR SUCCESS

PRICE: \$25



This easy-to-read publication provides an introductory understanding of farm financial records, no matter what type of crop or livestock enterprise you operate. The authors walk you through the key elements of each farm financial statement and what these statements tell you. Even if you do not personally maintain your financial records or produce your financial statements, it is important that you understand what these records and statements are telling you, so you can make more informed decisions and better manage your farm business.

While many farm businesses file their income tax and government reports using the cash method of accounting, this publication will explain the benefits of also preparing, or having prepared, your financial statements on an accrual basis. Accrual accounting will allow you to better control and do a more meaningful analysis of your business through financial statements, ratio analyses, comparison of your farm business today to previous years and to benchmark farms in the industry.

This publication is appropriate for beginning farmers, more experienced farm managers, agricultural university and college educators, farm advisors, agricultural extension personnel, lenders and agriculture students.

Visit Farm Management Canada's website to order this book <u>www.fmc-gac.com</u>, or place your order by phone: 1-888-232-3262

ADVISORY COMMITTEE & BOARD INVOLVEMENT

NATIONAL AGRICULTURAL OCCUPATIONAL FRAMEWORK & LABOUR MARKET RESEARCH AND SUPPORT PROJECT

FMC is proud to continue its support by taking part in the Advisory Committees for these projects to help clarify a variety of much-needed information about core jobs in agriculture, and



leverage that information to build meaningful support tools to assist the sector to address its labour requirements and ensure the skills development opportunities for a robust and sustainable agricultural industry in Canada.

INTERNATIONAL FARM MANAGEMENT ASSOCIATION

Heather Watson, FMC's Executive Director represents Canada on the IFMA Council.



INDUSTRY & PARTNER MEETINGS/EVENT PARTICIPATION



ONTARIO FEDERATION OF AGRICULTURE EASTERN ONTARIO SUMMIT NOVEMBER 8, BROCKVILLE, ON



Agriculture and Agri-Food Canada

SHEEP VALUE CHAIN ROUNDTABLE

NOVEMBER 9, OTTAWA, ON





FARM TRANSITION ADVISOR FOCUS GROUP NOVEMBER 21, OTTAWA, ON





INVESTING IN FARM MACHINERY MINI-COURSE NOVEMBER 21, OTTAWA, ON



AGRICULTURAL EXCELLENCE CONFERENCE NOVEMBER 21-23, OTTAWA, ON



NUFFIELD CANADA ANNUAL MEETING

NOVEMBER 23-24, OTTAWA, ON



P/T MINISTRY MEETING

NOVEMBER 24, OTTAWA, ON



AGRI BENCHMARK CANADIAN NETWORK MEETING

NOVEMBER 24, OTTAWA, ON



FCC FORUM

NOVEMBER 25, KINGSTON, ON



CANADA'S OUTSTANDING YOUNG FARMER PROGRAM NATIONAL EVENT

NOVEMBER 28 - DECEMBER 3, PENTICTON, BC



CROPSPHERE

JANUARY 9-10, SASKATOON, SK



BRIDGING THE GAP: FARM TRANSITION FOR FARM FAMILIES WORKSHOP

JANUARY 11, SASKATOON, SK



KAP ANNUAL MEETING

JANUARY 24-25, EDMONTON, AB



JANUARY 30-FEBRUARY 1, EDMONTON, AB

UPCOMING INDUSTRY & PARTNER MEETINGS/EVENT PARTICIPATION



CANADA'S AG DAY

AGRICULTURE FEBRUARY 13, OTTAWA, ON



YOUR FARM BUSINESS IN 2025: SHIFTING DEMOGRAPHICS, MINDSET,

AND ASSETS! FEBRUARY 13,

WINNIPEG, MB



FEBRUARY 14-15, WINNIPEG, MB



CANADIAN YOUNG FARMERS' FORUM ANNUAL CONFERENCE

FEBRUARY 23-26, SASKATOON, SK



CANADIAN FEDERATION OF AGRICULTURE ANNUAL MEETING

FEBRUARY 28 - MARCH 2, OTTAWA, ON



BRIDGING THE GAP: FARM TRANSITION FOR FARM FAMILIES WORKSHOP MARCH 6, ABBOTSFORD, BC



FARM MANAGEMENT UPDATE

MARCH 8, OTTAWA, ON



MARITIME BEEF CONFERENCE

MARCH 16-17, MONCTON, NB



BRIDGING THE GAP: FARM TRANSITION FOR FARM FAMILIES WORKSHOP

MARCH 19, LONDON, ON



GRAIN FARMERS OF ONTARIO MARCH CLASSIC

MARCH 20, LONDON, ON



TRANSITION PLANNING TIPS, TRICKS AND TRAPS

APRIL 26, LOW, QC

PROVINCIAL/TERRITORIAL MINISTRY REPRESENTATIVE UPDATE

FMC hosted its annual Face-to-Face Meeting November 24, 2017 in Ottawa, Ontario, immediately following the Agricultural Excellence Conference. The Provincial/Territorial Representatives shared current activities relating to business management programming, new initiatives and resources and plans for the next policy framework. The P/T Ministry network was joined by Agriculture & Agri-Food Canada and the Business Development Working Group for a joint meeting. FMC will be hosting its quarterly teleconference in Spring 2018.

MEMBERSHIP

WELCOME & WELCOME BACK TO OUR NEW & RENEWED MEMBERS

Farm Management Canada is passionate about farm business management and we invite you to join us in our commitment to developing and distributing leading-edge farm business management information and products to help facilitate successful farm management.

Supported by Agriculture and Agri-Food Canada, all provinces and territories, and a growing number of private partners, Farm Management Canada is working hard to keep Canadian agriculture strong. These members form a vital alliance of groups interested in better farm management.

The world of farm management is constantly changing. By working together, we'll help ensure Canada remains competitive in the global marketplace.

Companies, associations and individuals across Canada are joining Farm Management Canada. Here's your opportunity to be part of the team. Membership with FMC allows you to stay connected to farm business

management initiatives across Canada, and positions FMC to play a leading role in the growth and profitability of the industry.

Farm Management Canada focuses its efforts on keeping members informed of its activities to ensure the strategic direction, while identifying new and collaborative opportunities to improve programs and services to meet the changing demands of the industry.

To become a member or renew your membership, please contact Camellia Asbreuk at 1-888-232-3262 or admin@fmc-gac.com

STAY CONNECTED

Farm Management Canada focuses its efforts on keeping members informed of its activities to ensure the strategic direction, while identifying new and collaborative opportunities to improve programs and services to meet the changing demands of the industry.

We also encourage you to provide a link to our website, <u>www.fmc-gac.com</u>, on your personal or company website, to help visitors connect with the information, resources and tools they seek.

KEEP US INFORMED

Please feel free to inform FMC of any upcoming events or new resources that would be of interest to our other members for promotion on our website. Don't be afraid to subscribe us (info@fmc-gac.com) to your newsletter and other information bulletins so that we can help promote all the wonderful farm business management initiatives happening across Canada!



FMC's programs and activities are made possible through support from generous sponsors, supporters and partners. The success of FMC depends upon garnering support from industry partners.

Contact us:

Farm Management Canada

300-250 City Centre Avenue Ottawa, Ontario K1R 6K7 Tel: 1-888-232-3262 info@fmc-gac.com www.fmc-gac.com

Funded in part by:





