



President's Message

President, Kylie O'Neil, President 2021 - 2022

The fall of 2021 brought opportunities for our members to get back out into their communities. They attended local fairs and parades as well as many clubs returned to meeting in person. Clubs were able to run projects such as bottles drives, food drives, toy drives, an online auction, and a slow-moving vehicle sign exchange day. Members enjoyed club socials again with farm tours, sports, pumpkin carving nights, a line-dancing night, skating nights, and Christmas parties.

As a province, we were happy to return to an in-person event in the fall with The Amazing Race hosted by Grey. We finished the year with a hybrid version of our Ontario Young Farmers' Forum. There were online speaker sessions as well as two in-person tour days, one in the East and one in the West. A highlight of the East Zone tour was a cheque presentation from The Central Canada Exhibition. Their donation has created the JFAO Central Canada Exhibition Grant Program, where clubs in the East Zone are eligible to apply for a grant to help fund a club project in their community. Over the winter months, the executive is supporting clubs with club executive training sessions and some mental health programs. There are also some exciting, new programs on the horizon for this year. Unfortunately, we were unable to hold Winter Games this year. However, we are planning for an exciting, in-person March Conference, entitled On The Road Again!

We are looking forward to a great year in Junior Farmers for 2022!

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Thanks to the support of.....



Upcoming Dates:

Club Kickstart Executive Training	February 7 - 17th
Communication Awards	February 28th
PD Meeting	March 12th
Annual General Meeting (12pm) (Hybrid - Zoom & Peterborough)	March 25th
March Conference	March 25th - 27th

Autumn Profile - The Amazing Race

On October 23rd 2021 Grey County Junior Farmers Hosted 11 teams in the town of Meaford for Amazing Race Challenge. Throughout the town members of Grey County Junior Farmers hosted mini challenges that each team traveled to by foot. At each event the teams were given their next clue to the location of their next event. Some of the mini challenges included Lawn Tractor Obstacles, Judging, Trivia, Puzzles, Truck Pull, Straw Games, Goofy Goggle Obstacles and many more. All week the weather was calling for snow, but we were very lucky to have a day of sun. The Amazing race event became the talk of the town very quickly and some locals even helped to guide teams to their next location. We were very pleased with the day, with only had one minor injury and only positive feedback. Later that evening club members were invited back to the Wyville residence for a night of music and social. As per health protocols this event was held outside in a shop. The night was a little chilly but was fairly well attended. Overall, the Grey County Junior Farmers were very pleased with how the day went. It was a fun day to plan and to host. We would like to thank all the teams who attended.



The March Conference committee is excited and looking forward to our AGM and Conference!

We have high hopes for an in-person event the weekend of March 25th - 27th in Peterborough!



Ontario Young Farmer Forum



Figure 6: A group shot of attendees of the East OYFF tour at Black Rapids farm in Nepean



Figure 3: Group shot of the West zone tour attendees and the Mackay family at Braemar Lane Farms in Embro



The 2021 Ontario Young Farmers Forum (OYFF) included virtual and in-person sessions that followed current public health restrictions. The OYFF committee began planning in August and committee members included Karen De Bruyn, Jamie Schultz, Arin Douglas, Tina Wark, Nic Willemsma, and Christine Wyville. Special thanks to Meredith Mulligan for managing the social media posts. The OYFF virtual sessions consisted of a four-part speaker series that took place during the month of November. The first three sessions included presentations by industry representatives followed by virtual socials. The final session featured a discussion with a panel of young farmers from across Ontario and even one from Newfoundland, followed by a virtual social. The OYFF in-person sessions were comprised of an event held in Eastern Ontario and an event held in Western Ontario. These events allowed attendees to participate in two farm tours and come together for a catered lunch.





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Club Reports

Middlesex

The Middlesex Junior Farmers had a busy fall season with many projects in the community. On October 2, we handed out chocolate milk to visitors at the Ilderton Fair as part of their agriculture awareness program. There was almost always a line at our table as kids and adults were excited to have the treat to enjoy. There were resources on the table with information and recipes that they could take home with them as well. Some people took the opportunity to ask questions about the animals they saw. We held our annual canned food drive at the Komoka Foodland on October 30. We collected 300 lbs of food and \$387.52 that was split between the Ailsa Craig Foodbank and the Strathroy Salvation Army Foodbank. We finished our Who Let The Cows Out Program and donated \$1310 to the Do More Ag Foundation. In November, our club wanted to do a dance night but in order to follow COVID restrictions, we decided that line dancing was a safe option. We found an instructor who was willing to come and teach our group. We invited members from Oxford, Huron Perth, and Essex Kent clubs to join us as well as other young people in our community. We learned line dances to classic songs such as Boot Scootin' Boogie, Cotton Eyed Joe, and Good Time; as well as more pop songs such as Bad Habit, Poker Face, and Fancy Like. We had a great turnout of both Junior Farmer and non-Junior Farmer members with approximately 40 people attending. There were lots of laughs and smiles as we had not seen each other in person for a long time. We enjoyed dancing, beef on a bun, and hanging out late into the night.

For Christmas, our club typically does a gift exchange amongst our members at our annual Christmas Party. This year we decided to collect toys and games to be donated to the Food Bank instead. Our club managed to collect approximately \$500 worth of toys and our members enjoyed shopping for toys they thought that kids would enjoy. We also participated in the Ilderton Christmas parade with our float of cows pulling Santa's sleigh.



Club Reports

North Simcoe

2021 proved to be yet again a "different" year with having to cope with many different government lockdowns/ mandates. This Christmas we hosted our second annual Christmas Tractor Parade. We once again were overwhelmed at the amount of support we received from our club members and the community members. We were so glad to see all the Farmers who took time out of their busy schedules to decorate their tractors with hundreds of lights, and participate in our parade with their families. The community blessed us with copious amounts of food and toy donations to the Elmvale Food Bank. We are excited to see what the 2022 year will look like and are hoping to get back to some "normalcy"

Wellington

Despite the ever changing restrictions, Wellington County Junior Farmers were able to stay connected over the fall and winter.

Our annual Pumpkin Pajamarama was held at the Drayton Agricultural Society building. Everyone brought a pumpkin, pajamas, carving tools, a pumpkin related snack and their creativity. There were 10 people in attendance including current members, alumni and guests.

We also held an ice cream booth fundraiser at the first ever Mapleton Harvest Festival and were able to donate \$50 to the Drayton Foodbank as well as a selection of ice cream and popsicles to the Palmerston Hospital Foundation for our local health care workers.

Finally, we had a club Thanksgiving potluck, cleaned up our adopted roadway, participated in the Drayton Christmas Parade and held a club Christmas party with great attendance at all! We look forward to the new year and hopefully continued in person interactions with members, alumni and the community!



Financial Statements – Where do we rate? What can we do?

In a commodity sector where farmgate prices are volatile and input prices are on the rise, farm planning is more important now than ever. Most likely, your farming operation is more capital intensive and incurring higher revenues than the generation before you. Risks are greater, and decisions have an impact further into the future and involve more areas of your farm business. With larger operations, it also means more people are impacted by each decision.

I understand that it is hard to get excited about financial statements, but it's a good message to be reminded of. Your farm's financial statement is your business resume to the rest of the world. A properly prepared financial statement will provide your business partners (banks, suppliers, etc.) with an indication of the financial performance of your business. A financial statement is a better indicator of performance than your bank balance or tax return because it includes year over year adjustments like inventory, accounts receivable and accounts payable. Your statements show what type of trend your operation is on, how you performed vs. past years, and can allude to obstacles and opportunities yet to come.

Ratios

Now you may ask, how can you use your financial statements to make decisions? Ratios can be calculated on your operation's financial statements to determine; cash liquidity, profitability, and debt leverage, to name a few. The use of ratios allows lenders to compare your operation to other operations and can show the impacts of changes in your own farm. If you have changed the size of your farm, it can show whether it has made you more or less efficient. You may be making more money year to year, but is it at the same rate to what you were making before expansion?

There are many different types of ratios. To keep it short, let's look at two often used by lenders: current ratio and debt service ratio. Current ratio is an indication of working capital and provides bankers with the knowledge of whether your operation can meet all of its short-term liabilities. Having a ratio below 1:1 shows a banker that you cannot meet all your short-term obligations. Therefore, it is important to strive for a rating of at least 1:1 with a goal of at least 1.2:1 or more.

$$\text{Current Ratio} = \frac{\text{Total Current Assets}}{\text{Total Current Liabilities}}$$

Debt service ratio explains an operation's ability to cover its annual principal and interest payments on an annual basis. A rating of over 1 indicates that the operation is able to meet annual obligations and a target of 1.5 or higher should be a goal of an operation.

$$\text{Debt service ratio} = \frac{\text{Earnings before interest, tax, and amortization (EBITA)}}{\text{Annual principal and interest payments}}$$

Cost of Production

Now that you have calculated your operations ratios, what can you do with this information? Your cost of production (COP) takes your overall financial information and breaks it down the units you sell your commodities in. It's important that your COP budgets and overall financial statement results tie together, and it includes all expenses incurred in order to get your commodity ready to sell. If there are significant differences in expenses between different commodities, they should be broken out as such. For example, it can include the cost for storing and drying crops at a grain bank, or propane to dry your crops on farm. Once you know your COP, you can compare yourself to the industry metrics or benchmarks to discover areas where you should focus your attention. We all have questions on how to improve efficiencies on the farm and the answers are right at your fingertips in your financial statements.

So how can you improve your ratios? By comparing your COP to other operations in your area, you can pinpoint inefficiencies to help you make decisions on where to focus improvements. Maybe you need to adjust your debt repayments to allow you more working capital so you can take advantage of vender early payment discounts. Would you be better to hire someone in vs owning an underutilized, expensive piece of equipment? Without impacting your sales quality or quantity, are there expenses that you can purchase fewer of or lower the quality?

The Bottom Line

Your financial statement is your report card on how your farm is performing. Your ability to understand and meet the requirements put forward by the bank prove your ability to manage your farm to your local bank manager, but also people at head office who have the final say on your loans. Consistently falling short of these requirements will make the bank more nervous about your account as a whole. This could result in higher interest costs or a request for their loan to be repaid in full. Don't be alarmed, just remember that the answers, good and bad, lie within your financial statement.

For more information on

- Financial and succession services, contact Larry Batte, larry.batte@mnp.ca or 226.775.3032
- Cost of production, contact Will Sheard, will.sheard@mnp.ca or 226.775.3046 (Cell 647.338.8961)



Larry Batte



Will Sheard



Stormont Glengarry

With everything still looking different in 2021, the Stormont Glengarry Junior Farmers decided to hold a Virtual Snow Ball Silent Auction on Facebook at the beginning of December.

The club was overwhelmed by the support from the community through all the generous donations from local individuals and businesses – it would not have been such a success without them! Also, a big thank you to the community who bid on each of these items, allowing us to donate \$3,000 to the Do More Agriculture Foundation!

Another project we started to work on was magnets and stickers to handout to the community to promote Farm Road Safety. Our have obtained sponsorship to be able to hand these out free of charge at local events.

We are all looking forward to getting back to some normalcy in 2022 and seeing fellow members at events throughout the year!



Club Reports

Oxford

In October, we hosted our second annual Ham Supper drive-thru fundraiser which turned out to be very successful. Serving 400 meals, we were able to donate \$4796.56 to six different food banks across Oxford County. We also did "Trick-or-Canning" again this year on Halloween but instead of going door-to-door, we set up a booth outside a local grocery store to collect non-perishable food items for local food banks.



December was fairly busy for Oxford, starting with a joint skating social with Huron-Perth, Middlesex and Waterloo which showed a good turnout, and a good time! We also participated in three community Christmas parades, one of which was followed by a Christmas party to celebrate the end of the year. In January, we had our first meeting which was held online. This was when we got to see the new executive in action! For our January club social, we got all bundled up to go on a horse drawn sleigh ride on a members family farm with their team of horses and a neighbours sleigh and team of horses. It was a really great and warm day for it! In February, we are looking forward to an afternoon of Tubing at River Valley Tubing!



Club Reports

Essex - Kent

In November 2021, the Essex-Kent Junior Farmers, with the support of the Kent Federation of Agriculture (KFA), hosted their 2nd annual Slow Moving Vehicle (SMV) sign exchange day in the parking lot of the Chatham Peavey Mart. Once again, the event was a success as they exchanged 21 old and worn out SMV signs with new ones. They also added a battery and bottle drive to the event this year and had the support of AGRIS Co-operative as they acted as a battery depot for the group. The batteries were recycled at Battery Boy in Chatham. From the battery and bottle drive \$703.90 was raised. The Essex-Kent Junior Farmers plan to donate \$300 to Chatham-Kent Outreach for Hunger, \$300 to Essex County Food Banks and the remaining \$103.90 to the Do More Ag Foundation, which is the Junior Farmer provincial charity for this year. The event has caught the attention of the Essex County Federation of Agriculture (ECFA) and they have already agreed to sponsor the Essex-Kent Junior Farmers in hosting a SMV sign exchange in Essex County in the spring of 2022.



Club Reports

Grey County

Grey County JF is excited to announce that Grey's Ag Adventure was very successful! We have over 60 people participate in this scavenger hunt that took place all over Grey County. Grey County also participated in the Meaford Santa Claus Parade! It was a very snowy evening but it was enjoyed by all!



Huron Perth

The weather getting colder didn't slow Huron-Perth down one bit! We got into the Halloween spirit at our October meeting with a pumpkin carving social, and drank hot chocolate to keep warm outside. We attended Grey County's Amazing Race, and one of our teams even tied for first place! For our November meeting we stayed in, for a movie night and popcorn. Once December rolled in we started participating in our local Christmas Parade with a float and our Mascot! We went skating with Middlesex, Oxford and Waterloo. We finished the year off with a Christmas party and meeting. We played games, exchanged gifts and had a potluck.



Farmer fights stigma with openness and understanding

"Mental health is part of our overall health. Like physical health, we need to care for it," says farmer and entrepreneur Kim Keller. She speaks with conviction. An advocate for mental wellness in agriculture, Kim saw a need through her own journey.

The 34-year-old returned to Saskatchewan in 2011, after a degree and an insurance career. She spent the next four years growing crops on the family's 13,000 acres while also co-founding and running Saskatchewan Women in Ag and an ag tech company.

Then Kim got a call from a close friend, upset that a neighbouring farmer had died by suicide. This compelled her to speak out on social media and to co-found Do More Ag, a non-profit focused on mental health in agriculture.

While she now advocates for greater understanding about mental well-being, talking about her own life is hard. Kim was diagnosed with Crohn's disease and later, anxiety.

"At first, I didn't understand it – not being able to sleep, racing thoughts and my increased heart rate. But when I started to talk to others I trusted, they'd be like 'I don't think that's normal'," she says, adding, "sometimes, I think we just accept it because we've been living with those feelings for so long."

Today, she's able to more easily identify when anxiety starts creeping in.

"Like I manage my physical health and see a doctor for my Crohn's, I care for my mental health, because both are integral to my well-being," Kim says.

At the same time, she knows that talking with medical personnel can be intimidating. She credits her doctor.

"She made it like a regular part of my healthcare. She asked what I wanted help with. I didn't have to know what I was asking for. She said, 'Are you experiencing any of these things?' That took the pressure off me."

Kim likens caring for mental wellness to caring for any other health matter.

"If you don't feel well for more than a week, you go to the doctor. You don't let it go until you end up with pneumonia," she says.

Today, she practices self-care and checks her own well-being.

"People think self-care is touchy-feely stuff like yoga and meditation. It's not just that. For me, it's taking five minutes to stretch or walk around and making sure I'm making the most of the sleep I'm getting," she says.

"Some days I wake up and I know it's going to be a tough day and other days are normal and good. It's really important to realize and recognize our stressors so we can identify when they're happening. Also, that we have the skills and tools to cope through them," Kim explains, noting that in busy periods like seeding and harvest she still needs to remind herself to check in.

"I'm not going through this alone, and no one else has to," Kim says. "No one is the only one feeling stressed or anxious or battling a wellness issue. And there are others in this industry, in your community, in your family who are there to support you."

On the other hand, she says supporters must recognize when someone may need help.

"We tell everyone to reach out if they need support, but when you're experiencing a mental health challenge, being able to reach out is not easy. If those around you can learn signs and symptoms, then I think we'll have more success in reaching people when they need to be reached."

She promotes noticing when someone deviates from their normal baseline behaviour and checking in with them in a genuinely compassionate way.

Farmer fights stigma with openness and understanding

“It’s OK to say, ‘Hey, I’ve noticed you haven’t been yourself lately,’” Kim says, explaining it opens the door for conversation.

She acknowledges people sometimes don’t ask because they don’t know how to respond.

“That’s where we can start looking to education and building capacity in ourselves and our communities. Things like mental health first aid courses, talks, training – things that build real tangible skills in family, friends and the industry,” Kim says. She acknowledges there’s still fear.

“I don’t know how many times in the last year people have shared their experience with me and then say, ‘Please never tell anyone this because I’m going to lose my financing, my landlord, my retailers. My neighbours won’t talk to me anymore.’” Kim is determined to make that fear a thing of the past.

“Anxiety is something, just like my Crohn’s, that I will live with the rest of my life. You live with it. You figure it out and thrive and succeed. It doesn’t stop me from what I want to do.”

Article by Myrna Stark Leader



Announcements

Congratulations to
Andrew Scott & Laura Shaw
on their engagement!

Blast from the Past: Can you guess this year and annual event in this photo? Check for the answer below!



Century Farm Signs

Is your farm eligible?

See for yourself!

1: Go to jfao.on.ca

2: Hover over Resources

3. Click 'Century Farm Sign' and apply if you meet the requirements

Contact Rinske van der Steege, Director of Community and International Programs, for more information at rinske@jfao.on.ca



Gate Signs

The Junior Farmers' Association of Ontario (JFAO) is pleased to offer gate signs. Gate signs can be proudly displayed at the end of your driveway or as part of your farm gate display. There are two sign options including, "Alumni Lives Here" and "Member Lives Here". The initiative was launched at the 2016 International Plowing Match held in Wellington County. Due to the popularity of the gate signs, JFAO has extended the availability through an online store. This is your chance to show your support and pride of JFAO!

Once you have your sign installed, share a photo with us on social media using the #ProudJFer hashtag or email christine@jfao.on.ca. Select photos may be chosen to be featured on the JFAO website or marketing materials



Answers to Blast to the Past:

Shane Bromley & Bruce Bromley start our first Pedal Pull Competition

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