



## President's Message

### President, Jamie Schultz, 2022-2023

Happy Holidays Everyone!

After a busy fall, we are excited to continue with our winter events! We have quite a few so make sure to save the dates! I am very proud of how our board and members across the province have come together this year! We are on track with programming and had some excellently planned events this fall starting with Autumn Profile in Oxford! Following we had Sing Swing in Middlesex County and the Ontario Young Farmers Forum in London! Coming up, we have the Roast and Toast for our 78th President Kylie O'Neil in Middlesex County on January 28th! Kylie has been an integral part of our JF Board for several years, and with her retiring this year it's a great opportunity to say thanks! The first week of March brings us into Winter Games hosted by Huron-Perth in Goderich Ontario! Our March Pd meeting will be the Sunday after, and March Conference will be March 24-26th in Kitchener! Our AGM will be on the 24th, and on the 25th we will have a banquet to induct the new JF board and celebrate our members! Over the past 10 months, I have had the opportunity to travel all over the province attending our provincial events in person! I have represented the Junior Farmers Association of Ontario on the Royal Agricultural Winter Fair Board and had a great experience! I attended the Royal Winter Fair's opening reception to network and build connections with others in agriculture! Many great connections were formed, and I am excited to continue strengthening them in my term as Past President! I encourage everyone to stay connected and do not hesitate to reach out to any member of the Board or Exec if you have any questions! Whether you are a member, alumni, or community member, we appreciate your interest and passion for Junior Farmers!

In JF spirit,

Jamie Schultz Your 79th JFAO President

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Thanks to the support of....



## Upcoming Dates:

Fall PD Meeting, In-person  
(Location TBA) & Online, November  
5th, 2022

Winter Games, Goderich, ON;  
March 4-6

March Conference, Kitchener, ON;  
March 24-26

# Autumn Profile

## Autumn Profile 2022: JFAO's Worst Driver

On October 22, Ten clubs from across the province travelled to Oxford County to participate in Autumn Profile and prove that they weren't "JFAO's Worst Driver". Teams of four completed challenges and activities throughout the day. Some events like the round bale roll and tractor tug required strength and team cooperation. Other events required brains as members identified farm antiques, feed commodities and Chris Budd's challenging weed ID. There were several elimination games such as musical chairs and pop the balloon. Driving skills were challenged during a wheelchair obstacle course and Mario Kart. Stuff a Car, the mystery event at Oxford's 2020 Winter Games, made a return appearance, where teams had to pack as many members and road trip supplies into a car, getting points for each item they could fit, while still ensuring the driver could see out the windshield. A chilli lunch was catered by the Community 4-H club. In the evening, JFers returned to the Drumbo Ag hall for a Stoplight Dance. Members wore glow sticks to show if their relationship status was taken (red), it's complicated (yellow) or single (green). Approximately 100 people attended the dance. The Overall Winning Team was Carleton JF, who took home a Canadian road trip necessity: Tim Horton's gift cards. JFAO's Worst Driver was a "smashing" success thanks to the Oxford Autumn Profile committee and every team that participated!



# Upcoming JFAO Events



Did you hear? Did you hear? The Winter Games package is here! Drive to Ontario's West Coast, Goderich, ON, and try your hand at bubble soccer, archery, and other games! March 4 is the place to be but be sure to bring your Wildest West getup for the evening's dance.

The package has been released! Click [Here](#) to view and register!



Are you busy March 24 -26? Well, now you are! Mark your calendars and join us for March Conference will be in Kitchener, ON on March 24 - 26, 2023. It will be open to all 2023 JFAO members plus alumni from 2019 - 2021.

Stay tuned for registration info!

## Committee Call

Interested in trying your hand at helping to plan an event? Sign up [here](#).

**Leadership Camp/Event** - Help plan a camp or event revolving around leadership in May-June 2023.

**JFAO 80th Anniversary** - Help plan an event for JFAO's 80th Anniversary in August 2023

# Dairy Farmers of Ontario

## Young Producers: Succession Planning

### Hed: Moving Back to the Farm?

#### Dek: 4 big questions to answer first

#### By Matt McIntosh

The adult kids are moving back to the farm, but has everyone taken time to understand what it means – personally and for the farm business?

According to Annessa Good, a Farm Credit Canada Business Advisor and transition specialist, addressing details of the change of dynamics before the younger generation comes back to the farm is critical to the farm business's viability and familial relations.

The move home means having direct — and potentially uncomfortable — conversations about money, lifestyle expectations and retirement.

#### Transitioning from established careers

In Good's experience, the "kids" coming back to the farm are often in their 30s or 40s and return to their roots after working in established careers with structured work hours, meeting times, vacation allotments, and scheduled lunch breaks. That means they tend to look at the farm through this lens.

Good says both generations should keep the following in mind:

- Younger generation may bring more formal business practices to the farm, which could improve the farm's operation efficiency.
  - Older generation may be resistant to more formality.
  - Both generations should work to consider each other as business partners.
  - Younger generation should be aware of the risks and sacrifices of moving away from an established, steady career.
  - Both generations should establish what's viable before the younger generation moves back to the farm or gives up an off-farm job.
- "The farm is a lot different than a job in an urban centre. Are they aware of the debt and sacrifices which might be required, or that they might have less disposable income or time off?"

1. Do I have the background details?

For Bayden Hamilton and his fiancée Tara Katamay Smith of Olds, AB, reviewing multiple years of financial statements was a critical early step before deciding to return to the family farm. Doing so painted an accurate picture of the business's success, as well as what he could expect financially.

"My mom sent us any information that we wanted to see and made sure we understood what each line meant. This helped us understand how our income needs would be met and how they compared to what we were used to," Hamilton says.

"It was also very important to us to know that we were stepping into a viable business and what the financial implications would be by either continuing with existing operations or modifying operations to meet our vision for the farm."

\*\*Continued on next page\*\*



# Dairy Farmers of Ontario

## 2. Where will everyone live?

Establishing who will live where is critical. Before selling or moving from an urban home, Good says the incoming party needs to know:

- If there's a spare lot to live on. That is, is there any room on which to build another residence?
- If there's only one residence like the family homestead, will investments in the business mean future ownership of the house?

Good says establishing a long-term lifestyle and residential goals is a necessity. That means addressing:

- Where people want to live
- Whether new constructions or upgrades are viable
- Actual costs of living on the farm
- What everyone wants for the next part of their lives
- Older generation's retirement requirements

"Residences are one of the most emotionally fueled topics because we are talking about memories, the future, security," says Good. "We have to remember it's still a huge component of capital purchases and fiscal realities."

## 3. Is there enough time to train?

There also needs to be enough time for knowledge transfer. Expectations around initial working roles within the business and how those roles could evolve as the younger generation learns should be discussed.

"If you only drove the combine a couple of times a year, do you truly understand the agronomy? If you're coming home at 35, and Mom and Dad are 55, is there enough time to transfer skills?" asks Good, reiterating learning periods also provide opportunity to explore new business ideas.

## 4. What if it doesn't work out? Even the best transition plans don't always work in the end, but Good believes farm families can still take steps to ensure they and the business can emerge in a positive place:

- Access outside help via advisors who can help resolve issues and clarify whether the business can meet personal expectations.
- Set a timeline where the younger generation participates in the farm before making the final go-or-stay decision.
- Track all monetary contributions and payouts.

Good says the incoming party must understand they may take a financial hit if the farm relationship doesn't work out.

"Business governance will help protect the farm and ease anxiety," Good says.

## Bottom line

Leaving an urban job to move back to work on the farm can be an exciting prospect. Still, important considerations about money, lifestyle expectations and retirement should be addressed before handing in a resignation letter at the office.

Matt McIntosh is a freelance journalist and communications professional specializing in science and agriculture. He works with his family on their southwestern Ontario grain farm.

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**JFAO wishes to thank the Dairy Farmers of Ontario  
and Matt McIntosh for submitting this article**

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# Club Reports

## Stormont-Glengarry

This fall the Stormont-Glengarry Junior Farmers celebrated at the wedding of their very own president! Congratulations to Sydney and Campbell Kippen! They sent two members to compete at Autumn Profile in Drumbo! They completed their road side clean up in Maxville, finding a few very interesting items. They attended a 4-H Leadership Dinner and Speaker event hosted by the Stormont 4-H club, where they raffled off a basket that raised over \$300 for the club. Some members attended the Moose Creek Christmas Parade and handed out chocolate milk donated by the Stormont Dairy Producers. Members also volunteered at the Holiday Train in Finch, helping to collect food bank donations, while also getting to enjoy the show !!

Upcoming they will be hosting their Annual Event, January 28th will be their Snowball. A Dinner and Silent Auction with proceeds going to Beyond 21, a local organization whose purpose is: "Helping adults with developmental disabilities identify their dreams and empowering them to learn the skills and build the connections they need to achieve them."



## Huron Perth

Since the last Bullhorn our club is continuing to stay busy. In September we hosted a farm tour day where we toured a Giant Pumpkin Farm, The Old Mill Tannery in Blyth, a Veil farm and Hubbards Rutabaga in Blyth. It was a lot of fun and we sure learned a lot between all of the stops that day. October flew by and our members attended Autumn Profile and had an absolute blast. At the end of the month members helped with the Scare Maze at Point Farms Mini Golf. We also had our pigs get out and started up our yearly event of Who Let the Hogs Out?! The pigs traveled across Huron and Perth County but we eventually corralled them back up and into the barn for the year. November was again a busy enough month for our club with Sing Swing on its way, 11 of our members were able to attend this amazing event put on by Middlesex Junior Farmers. Our Club entered as many events as we could and did well in all of the events and for the first time in a while we entered a Square Dancing set and took home First in that. Our members learned a lot at Sing Swing and learned a lot in the preparation for it as well. We were very happy to hear that we took home first at Sing Swing this year. Since Sing Swing we have attended three christmas parades and have smiled and froze our way through all of them. We would like to wish everyone Happy Holidays and a Safe and Happy New year. We are looking forward to another fun year with Junior Farmers and can't wait to host the province at the upcoming Winter Games.

Huron Perth Past President, Lauren Bos



# Club Reports

## Peterborough

Peterborough Junior Farmers ran a food drive Halloween night. 247lbs of non-perishable food was collected and was donated to Kawartha Food Share. \$111 was collected in monetary donations and will be rounded up to \$300 by the club for the Otonabee-South Monaghan Food Cupboard. Of course, PTBO JF did this in style as all members dressed in barnyard themed costumes!

Peterborough Junior Farmers also spent a day taking down all the educational signs that were placed this spring throughout the county. In doing this, all the signs can be safely stored over the winter and re-used next year.

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Roxanne Teeuwsen

President of Peterborough County Junior Farmers



## Oxford

It has been a busy, few months in Oxford County! We hosted Autumn Profile on October 22 and were excited to have members from across the province come to try to stuff a car, roll a bale and name antiques, among other activities. We hosted a successful drive-thru ham supper on October 27, selling nearly 400 meals! With these proceeds, we were able to donate to each of the local food banks across the county, making the event a great way for community members to support us and the hungry in our area. We also had an alumni fundraising dance on November 12, where we had about 125 people come out to socialize, reminisce and hit the dance floor. As a club, we chose our annual charities from our Embro Tractor Pull funds. We decided to donate to four charities in Oxford which were a family centre, Operation Sharing, a charity that provides housing for those without, and the United Way. We were very excited to host Nerys, one of the Welsh delegates for a few days in November and show her around our local neighbourhoods. On December 3, we hosted a joint skating social with Middlesex and Huron-Perth in Tavistock. The most recent weeks have been busy with the Tavistock, Innerkip and Embro Christmas parades as well as our club Christmas party. And, we had our AGM on December 9 where we elected our new executive for 2023. They are as follows: President-Elizabeth Bruce, Vice-Julie De Bruyn, PD-Emma Pullen, Assistant PD-Sarah Danen, Secretary: Sarah Danen and Presley De Bruyn, Treasurer-Carson Wagner, Fundraising Coordinator-Amy Danen, Newsletter Editor-Kelly De Bruyn, Ag Contact-Scott Hanlon, Social Reps-Natasha Bolender, Sam De Bruyn and Daniel Van Ryswyk





# Club Reports

## Grey

Grey County has had an awesome ending to our 2022 year, leading up to our even more exciting beginning of 2023! Grey had the pleasure of hosting the Welsh delegate, Nerys. She was a blast - even joined our group photo at Sing Swing, which was the event that Grey found a majority of their members attending, as 12 of us made the trip down to Coldstream. Thanks Middlesex County for hosting such a fun event! Grey also toughed it out in the cold and snow in 3 Santa Claus parades this season, traveling through Markdale, Singhampton, and Meaford! Ringing in the New Year, Grey has some new exciting events planned. On January 28th, 2023 we are hosting our first annual Ladies Night themed Second Chance at Prom! This will hopefully bring in local women to have an entertaining night, and support many of the local businesses through raffle and silent auction items. Our second event is in conjunction with the Meaford Knights Junior Tier II hockey team, creating another first annual Agriculture Induced Hockey Night, Thursday February 16th, 2023! We will be auctioning off a set of customized jerseys after the game, along with plenty of action during the game in raffle, 50/50 and intermission 'minute to win it' games on the ice. Lastly, the good old Rocklyn Hockey Tournament. This year, we are opening up registration FIRST to junior farmer club teams on January 1st, then to the public February 1st. Please reach out to [greycountyjf@outlook.com](mailto:greycountyjf@outlook.com) for registration packages or questions. We're hoping to make 2023 our best year yet!



## University of Guelph

The University of Guelph Junior Farmers is excited to be back! Rounding out 2022 with a win at the Royal Agricultural Winter Fair in Toronto, taking home 1st Place in the Square Dancing Competition, in the University/College class! UofG JF is excited for 2023 and events!



# Club Reports

## Wellington

Wellington Junior Farmers are excited to continue to resume some of our traditional activities while also creating new ones. This included hosting the Welsh Delegates! We were excited to be able to tour Sigview Farms, owned by JF alumni Simon and Kristina Signer. We also participated in the Elora Parade of Lights to kick off the holiday season!



## Middlesex

The Middlesex Junior Farmers have had a busy Fall with socials and volunteer events. In September we volunteered at the Middlesex 4-H Show and the Ilderton Fair. We also hosted a mini golf social for members, family and friends. Our October meeting included a full turkey dinner for 'Friendsgiving'. We also had 7 members attend Autumn profile in Oxford. November was filled with activity as we bartended at the Oxford Alumni Dance, attended OYFF and hosted Sing Swing. After a two-year hiatus we were thrilled to welcome everyone to our county for our take on the beloved Sing Swing Competition. The day consisted of the traditional home craft and live competitions but also tried something different by offering workshops to try new things. Everyone had the chance to learn how to two-step, make cinnamon buns, create string art, and tie Christmas bows. We are looking forward to hosting everyone at Kylie O'Neil's Roast and Toast on January 28. For tickets contact [middlesexjf@gmail.com](mailto:middlesexjf@gmail.com) Wishing everyone a wonderful and safe festive season and a Happy New Year!





# Club Reports

## Haldimand/Norfolk

Haldimand-Norfolk JF has been busy! We are excited to share some of our past events! The first one is our Foodbooth Appreciation Dinner/ Alumni Social. Although we are in the early planning stages, we have our date and location tentatively set for January 14, 2023 at the Junior Farmer Building at Norfolk County Fairgrounds. We look forward to recognizing our volunteers, sharing a meal, social and square dancing! Follow our Facebook page for more details! The second announcement from Haldimand-Norfolk is that Oscar Peeters and Rinske van der Steege are tying the knot! We invite everyone to come out to the stag and doe, scheduled for February 18th 2023 at the Jarvis Lions Community Centre. More details can be found on the Facebook event page [here](#)! Thanks for your support!



## Essex-Kent

Essex - Kent had a fairly quiet fall as many of the members were busy harvesting the specialty crops we have in the area including apples and tomatoes. With the harvest season winding down, a few of us attended Sing Swing and OYFF in Middlesex and had a great time. There were a number of Essex - Kent entries in Sing Swing and we brought home some ribbons to show for it. Coming into 2023, Essex - Kent is looking forward to using the slower farming season to have many events and continue working on bonding with our local 4-H clubs.



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Maybe you have never considered working in insurance. Or think it seems boring. But insurance is not only dynamic, it is essential to the world we live in. Insurance is constantly moving at a quick rate to provide coverage in the face of new threats – technological and environmental. Each day is different working in insurance as we rise to meet the challenges that our policyholders face.

#### Stock Insurance vs. Mutual Insurance

There is a difference! With mutual insurance, premiums stay within the community – you support the local economy, employing neighbours, and giving back to local projects and organizations. Policyholders are members who have a voice and ownership in the company whereas stock companies are owned by shareholders and are committed to maximizing stockholder value.

#### Different Jobs in the Insurance Sector

There are many different career paths in the insurance industry! Some of these professions include insurance brokers and agents, underwriters, customer service representatives, claims adjusters, as well as accounting, business development, IT, and marketing

–professionals. The scope of the industry goes way beyond sales. There is something for every aptitude!

#### Different Insurance Programs

There is no such thing as “one size fits all” with the insurance industry. There are many courses offered at all post secondary levels with various streams. In Ontario, this includes a range of certificate, diploma, and degree programs as well as continuing education. From insurance-related courses and business courses to personal development courses, the options are many.

#### Getting the Inside Track

Don't wait for a job posting. Reach out to insurance professionals and let them know your unique skill set – farming and equipment knowledge are great assets. When an opportunity arises, you may be top of their mind!

Questions about working in insurance? We're here to help!

**Lee Ellery, Agent** [lee@dumfriesmutual.com](mailto:lee@dumfriesmutual.com) 519.476.9602

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# Announcements:



Haldimand-Norfolk JF is excited to announce the engagement of members, Oscar Peeters & Rinske Van Der Steege



Stormont-Glengarry JF is excited to announce the marriage of Sydney & Campbell Kippen!

## Century Farm Signs

Is your farm eligible?

See for yourself!

Head on over to <https://www.jfao.on.ca/resources/century-farm-sign>

Contact Karen De Bruyn, Director of Community and International Programs, for more information at [karen@jfao.on.ca](mailto:karen@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 (click [here](#)). 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 [meghan@jfao.on.ca](mailto:meghan@jfao.on.ca). Select photos may be chosen to be featured on the JFAO website or marketing materials

The JF Bullhorn is published quarterly by the Junior Farmers' Association of Ontario  
"To build rural leaders through personal growth, travel, experiences,  
and community betterment"

Charitable # 108085 606 RR0001

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