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#### In this Issue...

Micro-Loan Program 1
Viewpoint, NSFA President 2
Farm Family Support Line
FAQs about Farm Registration
Changes to Private Grade Rail Crossings 4
International Smart Farmer Seminar4
Land Trust protects Farmland5
March: Agricultural Literacy Month 6
Food Freedom Day 6
Dal AC Award Recipients 6
Out & About 7
New Agriculture Rep for Efficiency NS 7
NSIA Agrologist Awards 8
Who we are 8
Upcoming Events 8



# Nova Scotia Farm Loan Board announces Micro-Loan Program

NSFA Direct to Market Small Scale Working Group has been working to identify barriers for small scale farms that are selling direct to market or restaurant. Among the barriers identified, financing was a top priority. In Spring of 2017, the committee met with NSFA Corporate Members to understand the lending product each institution can offer small farms. After hearing the concerns of the committee, the Nova Scotia Farm Loan Board developed the below program intending to meet the needs of small scale farms.

The Micro-Loan program acknowledges startup farmers' needs for small loans to begin or expand agricultural businesses. Farm Loan Board directors expect funding to spark agricultural development throughout the province.

The Micro-Loan program will loan up to \$50,000 to qualified clients. Repayment terms will be structured over 10 years or less and the Board's current quarterly interest rates will apply to applications.



#### **ELIGIBILITY**

Open to beginning farmers and existing clients.

- Capital projects including, but not limited to infrastructure, machinery and equipment, livestock, and quota.
- Operating purposes including, but not limited to crop or livestock inputs, tools, maintenance, and wages.
   Note: Maximum amortization for operating purpose loans is 5 years.

Farmers must contribute a minimum of 10% of equity into the program.

#### **LOAN FORMAT HIGHLIGHTS:**

- Applicants will be asked to complete a loan application form and provide a business overview/cashflow projections.
- Securities may include machinery and equipment, livestock, quota and inventory.
- Payments can be scheduled on a monthly, semi-annual or an annual basis.
- The Board's minimum service fee will apply to requests.

#### For more information, contact:

Paul Arnfast Paul.Arnfast@novascotia.ca
Erin Sears Erin.Sears@novascotia.ca
Andrew Kellock Andrew.Kellock@novascotia.ca
Heather Montgomery

Heather.Montgomery@novascotia.ca



## Viewpoint

It's that time of year again, farm registration forms have been sent out to NSFA members/registered farms over the past month. There are numerous benefits to your NSFA membership including lobbying and advocacy on behalf of the industry. As you will notice from this newsletter and other correspondence we continue to work on behalf of the farm community on a wide diversity of topics including transportation, land use, taxation, labour, energy, public trust etc. We can only do that with your support, so check the membership box on your application, stay in the loop and make your voice heard. We are less than 1% of the total population, we need a strong organization so our voice is heard!

As a further commitment to your industry consider getting involved in boards and committees representing agriculture. Your local federation, commodity board, farm market, 4H club as well as service organizations in your community are looking for volunteers like you. I can speak from experience, you get back more than you give when you give back to your community.

On another topic, Bell in late January has been advocating for their "let's talk" mental health campaign that they run every year. Their website says the initiative is "Dedicated to moving mental health forward in Canada. Bell Let's Talk promotes awareness and action with a strategy built on 4 key pillars: Fighting the stigma, improving access to care, supporting world-class research, and leading by example in workplace mental health."

It's an important topic for everyone and no less agriculture. Other Ag organizations are taking up the issue as well; FCC recently featured an article on mental health in their Agri-Success Magazine and CFA is also holding a workshop at their AGM on mental health.

University of Guelph Professor Andria Jones-Bitton conducted a survey that shows that 45% of survey respondents had high stress. Another 58% were classified with varying levels of anxiety, and 35% with depression.

This was an Ontario survey, I expect the issues would translate to Nova Scotia as well, indicating that stigma still surrounds seeking help for mental health issues i.e. depression, anxiety, trouble coping or sleeping, burnout, etc. It's time to end the silence and speak out about mental health.

The survey showed 40% of respondents said they'd feel apprehensive getting professional help "because of what people might think." It's important that we change that. These are our friends, family and peers. We need to do a better job talking about mental health - our goal should be that we are just as comfortable seeking help for mental health issues as we are for physical ailments.

Here's a goal to strive for: "Jones-Bitton is building a team of producers, industry representatives, veterinarians and mental health professionals to create, deliver and evaluate a mental health literacy training program for farmers. This program would train people to recognize and respond to mental distress, and reduce stigma around mental health issues in the agricultural sector."

In our province Farm Safety Nova Scotia manages a Farm Family Support line with support from the GF2 Fed/ Prov agreement that is a confidential short-term counselling and advisory service that connects farmers, and their immediate family members, to a network of professionals - to help manage and reduce stresses in life including mental health, legal, financial issues. Services can be provided via phone, online or in-person. There is no cost for up to 3 hours of service per issue. If more



**Henry Vissers** Executive Director, Nova Scotia Federation of Agriculture

specialized or longer-term support is required, professionals will help find an appropriate specialist or community service that can provide continued assistance to the farmer.

Here's hoping the remainder of winter does go out like a lamb as the groundhog predicted, I look forward to meeting many of you at commodity AGM's and other events throughout the winter and spring.

#### Comments?

hvissers@nsfa-fane.ca

For NS farmers seeking support —

### **Farm Family Support Line**

A confidential, short-term counselling and advisory service — to help you manage and reduce the stresses in life, including mental health, legal, financial and more.

No cost for up to 3 hrs of service per issue.

Line open 24 hours a day —

Available to farmers or their immediate family members

1.844.880.9142 TTY: 1.877.338.0275

workhealthlife.com



Farm Family Support Line is managed by Morneau Shepell as a Member Assistance Program.

## FAQs about Farm Registration

Below are some questions that NSFA received about farm registration:

## Why are you being asked about registry of Joint Stocks?

If you are registering your farm using the online application, you will be asked for Registry of Joint Stock information. Any farm that is incorporated has a registry of joint stocks number and must be in good standing with the registry in order for farm registration to be processed. Non-incorporated farms can simply leave the Registry of Joint Stock line blank.

## How long does it take for farm registrations to be processed?

Standard service is seven days. However, the earlier you get your registration in, the better. The influx in applications received towards the end of March have caused delays in the past.

## Farm registration and the fuel tax exemption...

Farms only qualify for fuel tax exemptions if they have over \$10,000 in gross farm income and are registered though permits which are granted for three years. If you have a Fuel Tax Exemption permit, be sure that your farm is also registered as you may be subject to an audit.

#### Registering your farm online?

Most often, when a farm is having an issue with completing farm registration online, the internet browser is the cause of the issues. Internet Explorer is the browser that the government recommends for completing farm registration online.

section 5.0

to be a member

of the NSFA

## WHAT ARE THE BENEFITS OF REGISTERING MY FARM?

- Access to farm assistance programs (EFP, AgriStability, Homegrown Success)
- Access to veterinary services and herd health
- · No tax on marked diesel fuel
- Zero taxation on farm land

### WHAT ARE THE BENEFITS OF BEING A MEMBER OF NSFA?

- · Newsletters and Reports
- · Annual General Meeting
- Access to staff and office resources
- · Services and promotions

### WHAT DOES THE FEDERATION DO FOR ME?

- · Recognized voice of agriculture
- Public policy
- Research
- Legislative and regulatory reviews
- · 'Watchdog' and lobby group
- Linkage to National issues



# Give yourself a voice... Check the Box to be a member

The Nova Scotia Federation of Agriculture is **YOUR VOICE** in the agriculture industry.

When filling in the Farm Registration Form, don't forget to show your support — there is no additional charge to become a member!



Contact us to find out more on becoming a Member of the Nova Scotia Federation of Agriculture

nsfa-fane.ca

902.893.2293

info@nsfa-fane.ca

# Changes to Private Grade Railway Crossings

### Do you have to cross rail tracks to access a field or another part of your farm?

Transport Canada has introduced Grade Crossing Regulations to provide consistent grade crossing safety standards, define roles and responsibilities of railway companies, and promote collaboration between railway companies and those responsible for maintaining crossings. These regulations, introduced in 2014, are in place to ensure the safety of railway operators as well as property owners and workers who are crossing the tracks. Private crossings constructed after 2014 need to meet the new standards and all private crossings need to meet the standards by 2021.

Railway companies, road authorities (provinces, municipalities and band councils) and private crossing owners are each responsible for managing the safety at grade crossings. A private grade crossing is defined where railway

tracks intersect with a road that is owned and used by private parties such as farmers.

The Regulations identify the roles and responsibilities of railway companies and private that relate to:

- · Information sharing
- · Crossing surfaces
- Sightlines
- · Roadway and railway signs
- · Traffic signals
- Warning systems

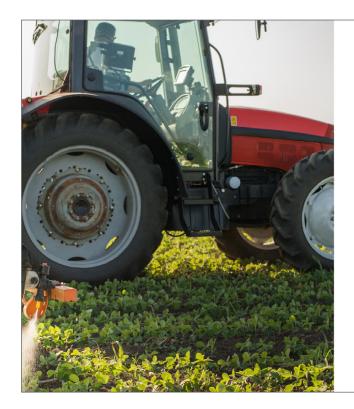
While private crossing owners are responsible under numerous sections of the Grade Crossing Regulations, one of the responsibilities of the private authority is to ensure appropriate sightlines up to the railway right-of-way. More information about these sightlines and other changes to the regulations can be found at tc.qc.ca/railsafety

#### **DID YOU KNOW?**

Available funding for grade crossings

Transport Canada can provide funding for eligible costs related to a grade crossing improvement project.

To learn more visit: www.canada.ca/en/



## International Smart Farming Seminar

March 15-16, 2018 Dalhousie Agricultural Campus Truro, Nova Scotia

Register at dal.ca/smartfarming or email extended.learning@dal.ca

Join colleagues from industry, government and academia as they collaborate on the sustainable development and adoption of smart precision agriculture technologies.



FACULTY OF AGRICULTURE

# Land trust ensures Farmland is Forever

Submitted by Annapolis Valley Farmland Trust

In a rapidly changing and uncertain world, we know that our agricultural resources are important to protect so that new, young and existing farmers will always have access to affordable, quality land and to ensure that all Nova Scotians are food secure. We do not have a shortage of eager, new and existing farmers in Nova Scotia, but we do have a shortage of accessible farm land. The Annapolis Valley Farm Land Trust is a charitable organization qualified to accept donations for agricultural conservation easements anywhere in the province of Nova Scotia.

Donating an agricultural conservation easement on your farm property may provide income and property tax benefits for you and your family. As a donor of an easement, you retain ownership of the land and you can continue to use the land for agriculture, lease the land, mortgage the land, sell the land or pass



the land onto your heirs. The easement remains in effect no matter who the future owners of the farm property are.

The Farm Land Trust has easement the acquired its first easement on a farm property in Grafton, Kings County and has two more farm properties in the works. Our goal is to preserve 1000 acres by 2022.

If you are interested in ensuring that the primary use of your farm property is agricultural indefinitely, you may wish to consider having a conservation easement placed on your land. Included in this newsletter is a membership form and Fact Sheet to provide you with more details about conservation easements. Our team would be happy to meet with you to answer questions, provide further background details and explain the next steps to getting started.

If you cannot donate an easement on your farm property, but would like to support the work of the Land Trust, please



The Cameron family was the first to place land under easement through the AVFT.

consider making a one-time donation or becoming a member. Each \$50 collected represents 1/4 acre of farmland preserved. Receipts for your donations will be sent to you in time for filing tax returns.

The board of the AVFT is very excited by the generous offer of the Nova Scotia Federation of Agriculture to include, in their mail out package, some information to help us inform the farming community about our organization, the Annapolis Valley Farm Land Trust.

Additional information about AVFT can be found on our website at <a href="mailto:preservefarmland.com">preservefarmland.com</a>, our Facebook page, or by contacting Chairperson Brian Newcombe at 902-680-6652 or <a href="mailto:cornwallisfarms@gmail.com">cornwallisfarms@gmail.com</a>.

(left) The Annapolis Valley Farmland Trust is pleased to receive a commitment of \$50,000 from The Kings Mutual Insurance Company to help preserve farm land in Nova Scotia. Shown are directors of both organizations for the cheque presentation, at a recent Kings Mutual Insurance Company Board of Directors meeting.



**Annapolis Valley Farmland Trust** 

The Annapolis Valley Farm Land Trust (AVFT) is a charitable, non-profit organization that helps protect our natural agricultural resources by partnering with landowners who wish to conserve their farmland through voluntary Conservation Agreements. Conservation easements represent a legal means by which a landowner can choose to set permanent limitations on the future use of their property to keep productive farmland available for agriculture.

#### **DID YOU KNOW?**

85% of Canada's urban growth has taken place on Class 1, 2 and 3 soils.

Over 6,000,000 ha of good farmland has been lost to other uses since 1966.

# **MARCH**

is Canadian Agriculture Literacy Month!

#### SIGN UP TODAY TO READ TO A SCHOOL IN YOUR AREA!

Canadian Agriculture Literacy
Month is an educational initiative of
the Nova Scotia Agricultural Awareness Committee made possible
through the support of Farm Credit
Canada. Connecting with students
by reading a book about agriculture
in Nova Scotia and sharing your personal experiences helps to promote
public trust at a young age.

Now in it's 11<sup>th</sup> year, Canadian Ag Literacy Month is targeted to help **Grade 3 students** 



across the province:

- · Learn about agriculture,
- Connect with a farmer or agriculture industry person,
- Understand the role agriculture places in their lives.

Registrations are now open for those interested in sharing their passion and knowledge of agriculture as part of Ag Literacy Month.

To register as a reader for Agriculture Literacy Month, email the Ag Awareness Office at AgEducation@novascotia.ca

# DO YOU KNOW OF A SCHOOL LOOKING FOR READERS?

Schools can sign up for Canadian Agriculture Literacy Month by completing a registration form on the NSDA Ag Awareness webpage.

AgEducation@novascotia.ca

# Food Freedom Day - Feb 9

The Canadian Federation of Agriculture (CFA) calculated that by Friday, February 9, 2018, a Canadian household of average income would have earned enough to pay their entire year's grocery bill.

Canadians spent 11% of their disposable income on food in 2017, according to our figures based on the latest statistics, compared to 10.7% in 2016. This year, Food Freedom Day fell one day later than last year's date, reflecting a slight cost increase that can be largely attributed to shifts in consumer trends and impacts due to weather volatility in key production areas for certain commodities.

"Farmers are at the heart of the our food system, and they take great pride

in growing quality products for people here at home, and all around the world. Food Freedom Day is an opportunity to appreciate all that goes into producing our food—and the connections along the path toward our dinner tables," said Ron Bonnett, CFA President.

While the prices consumers pay for food has been steadily increasing over the past 30 years, the amount that returns to the farm gate is relatively small, particularly when the costs of production are taken into account. Canadian farmers continue to adapt to widely varying costs for inputs such as fuel and fertilizer, and to balance their plans against uncertainties in the marketplace.

## **Dal AC Award Recipients**



Chris van den Heuvel, NSFA Past-President (left) congratulating recipients of the NSFA Scholarships which were awarded in November 2017.

Recipients starting second from left are: Julia Vosman, NSFA 100<sup>th</sup> Anniversary Scholarship; Ryan Porter, NSFA Scholarship; Natasha Cox, Friends of the Federation Scholarship; and Katelyn Stokes, Ira L. Rhodenizer Memorial Scholarship. Missing from photo is Cyle Campbell, NSFA Technical Scholarship.

### **Out & About**

NSFA Executive Members and staff have been busy on the road attending commodity conferences and AGMs. In January, Victor Oulton, NSFA President, addressed the Maple Producer Association of Nova Scotia AGM, Scotia Horticultural Congress and the Nova Scotia Fruit Growers AGM. Tim Marsh, NSFA First Vice addressed the Dairy Farmers of Nova Scotia annual meeting. See you at the upcoming AGMs this winter!

A list of upcoming Commodity Meetings can be found in the **Upcoming Events** section on the back page.



**Paul Brenton** receiving his certificate for 15 years of service with NSFA as Environmental Farm Plan Coordinator.

# **Helping the Agricultural Sector**Save Energy

Efficiency Nova Scotia has appointed Kraig Porter as Roving Energy Manager to help those in the agricultural sector identify opportunities to save on their energy bills.

An employee of Efficiency Nova Scotia since 2012, Kraig will work with farmers, the Department of Agriculture, industry associations, engineering firms, contractors and other stakeholders in the agricultural sector.

Kraig is a graduate of St. Francis Xavier University (BSc in Environmental Earth Science with interdisciplinary studies in Aquatic Resources) and the Annapolis Valley Campus of the Nova Scotia Community College (diploma in Energy Sustainability Engineering Technology).

You can contact Kraig at (902) 470 3590, (902) 872 1191 or by email at agriculture@efficiencyns.ca





**Maple Producers AGM**: NSFA President Victor Oulton speaking at the AGM, which took place in Springhill.



Scotia Horticultural Congress and Nova Scotia Fruit Growers Association AGM: NSFA, Farm Safety NS and EFP attended the AGM trade shows. (I to r): Carolyn van den Heuvel, Maxine MacLean, Trevor Davison and Victor Oulton.



Victor Oulton addressing the **Nova Scotia Fruit Growers Association AGM**in January.

# Upcoming Events

MAR<sub>3</sub>

**TRURO** 

Nova Scotia Cattle Producers Annual Meeting

MAR 6

**TRURO** 

Egg Farmers of NS Annual Meeting

**MAR 7** 

**GREENWICH** 

Chicken Producers Association of NS Annual Meeting

**MAR 7** 

**GREENWICH** 

Turkey Farmers of NS Annual Meeting

#### **MAR 15 & 16**

**BIBLE HILL** 

Sustainable Smart Farming/ Precision Agriculture International Seminar

#### MAR 16 & 17

**MONCTON** 

Maritime Beef Conference

MAR 20-22

**HALIFAX** 

**Atlantic Dairy Focus** 

**APR 12** 

**BERWICK** 

Pork Nova Scotia Annual Meeting

SEPT 16

**ACROSS NS** 

Open Farm Day

**NSFA News & Views** is the Newsletter of the NS Federation of Agriculture, the United, Strong & Caring Farm Organization representing the best interest of Nova Scotia's Agricultural Industry.

**News & Views** is provided free of charge to its members. We value comments and concerns from our members. Please direct them to Executive members or the Office Staff.

#### **2018 EXECUTIVE MEMBERS:**

Victor Oulton	President	902-798-4440
Tim Marsh	1 <sup>st</sup> Vice President	902-798-7924
Chris deWaal	2 <sup>nd</sup> Vice President	902-582-7756
Chris van den Heuvel	CFA Director	902-631-1884
Kimberly Stokdijk	Director at Large	902-895-4817
Amanda Eisses	Director at Large	902-662-3811
Sylvestre Dion	Director at Large	902-664-6781
Lauren Park	Director at Large	902-292-5160
Past President:	Chris van den Heuvel	902-631-1884

**STAFF:** Executive Director: Henry Vissers; Associate Director: Wanda Hamilton; Financial Services Coordinator: Krista Vroegh; Administrative Services Coordinator: Shelly MacKenzie; Communication & Research Coordinator: Maxine MacLean; Farm Safety Manager, Carolyn Van Den Heuvel, EFP Staff, Kathryn Bremner, Paul Brenton, Trevor Davison and Cory Roberts



60 Research Dr, Perennia Innovation Park, Bible Hill, NS Ph: 893-2293 Fax: 893-7063

Email: info@nsfa-fane.ca

Website: www.nsfa-fane.ca Facebook: @nsfafane

# Call for Nominations NSIA Agrologist Awards

Do you work with an Agrologist who goes above and beyond in their line of work? Maybe they have made significant contributions to move the Agriculture industry forward.

If so, the Nova Scotia Institute of Agrologists is accepting nominations for the following awards:

- Distinguished Agrologist Award
- Distinguished Life Member Award
- Outstanding Young Agrologist Award
- Honourary Member Award

#### Nominations close March 31, 2018

Visit <u>nsagrologists.ca</u> for more information about each award and nomination forms.

