



# BC Wildfire Recovery for Agriculture: Where to Start



## A Farm Business Recovery Planning Workbook

## **Acknowledgements**

This material has been assembled for use by farmers and ranchers in British Columbia from a number of sources including the Ministry of Agriculture, Emergency Management BC, Prepared BC and the BC Agriculture and Food Climate Action Initiative,

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A screenshot of the active fire edges from BC's largest fires spanning over 400 km from NW to SE and the resulting smoke on August 2, 2017



## INTRODUCTION TO 'BC Wildfire Recovery for Agriculture'

### Where to Start?

Recovering from the effects of wildfire can seem overwhelming. Recovery does not happen overnight, it is a journey that will take some time. For some with minimal impacts the journey may be relatively short, while for others it may be a long and winding road. In general, the financial impacts can linger for two to five years or more before the surviving businesses are to “back to normal”.

For those that experienced BSE, ask yourself how long did it take for your operation to get back to normal, or would you say you have come to terms with a “new normal”? While the impact from BSE was very profound industry-wide, comparatively speaking the impacts from wildfires are much more complex and variable.

Many producers are familiar with the quotation, “The journey of a thousand miles starts with a single step.”, attributed to Chinese philosopher Lao-tzu and implying that the action of making a single step is necessary to begin a journey. Some scholars feel the more correct translation of his words would be, “The journey of a thousand miles begins beneath one’s feet.” implying that there needs to be a recognition of where you are before you strike off on your journey. No matter how you view those quotations, the key elements of recovery include:

- Knowing where you (you, your family, and your business) are.
- Knowing where you want to be (the more specific the better).
- Figuring out how to get there.
- Taking actions that will help move you towards your desired destination.

This workbook is meant to assist you to assess “where you are” and figure out how to get where you want to be. Producers who have a written business plan will already have a good idea of where they want to be (although in light of recent events it may be time to review those plans). Producers who don’t have a business plan in place may find it harder to prioritize their actions and may find it useful to spend some time reflecting on where they really want to be from a personal and business perspective. It is much easier to negotiate with insurance adjusters, bankers and others when you have a plan in place and the numbers to back you up.

### The First Step – Assessing the Situation (Where You Are)

The emotional turmoil that comes from a disaster like wildfire is enormous, and is a significant part in where you are right now. Grief is a natural response and is big part of the first step in the journey of recovering. Knowing what to expect in the grieving process can help in assessing the signs in yourself and others, can help you to take appropriate actions to keep things productive and moving towards recovery. The other part of the first step is assessing the personal, biological, environmental and business impacts that agricultural producers will need to deal with.

## **The Second Step – Identify Your Destination**

Dave Pratt, the founder of the international “*Ranching For Profit School*” recently reported a comment from a young rancher who was recovering from drought and fire, “I don’t need sympathy. I just need to know what to do!” The reality of it is that what you need to do is dependent on where you want to go.

If you don’t already have a business plan in place then spend some time figuring out where you want your farm to be 5, 10, or 15 years from now. What level of profit will you need to accomplish your business and personal goals? Will you still be running the operation or will it be passed on to a successor or sold outright? Planning is a necessary part of maintaining and increasing your farm profits. The Ministry has publications that can assist you, or the Farm Business Recovery Service can help if you need a little more one-on-one guidance.

## **The Third Step – Identify Knowledge Gaps and Fill in those Gaps**

Agriculture is complex and no one person can be expected to know everything on their own. Utilize your team of advisors – for example, accountants, lawyers, agrologists, service providers, friends, etc. (if you don’t have a team now’s the time to build one), and ask them questions. Also utilize your regular agricultural/farm business information resources (Ministry publications, print media, respected internet sites, etc.)

## **The Fourth Step – Decide What Will Help You Move Towards Your Destination**

Write down the actions you have decided are needed and the deadline for each action. Then prioritize these actions so that your efforts can be concentrated on the important actions. In doing so you’ll find that some of those urgent but less important jobs may fall into place better.

## **The Fifth Step – Take Action**

Time to do what farmers and ranchers do best and “get ‘er done!”. Make sure to follow through with the paperwork while it is fresh in your memory.

## **The Next Steps – Assess the Progress and Repeat, Repeat, Repeat.**

Keep up the momentum and you’ll eventually get back to feeling like things are normal again. Who knows, by stepping back and having an objective look at the whole operation you may have even been able to make some changes for the better.

## HOW TO USE THIS WORK BOOK

The BC Wildfire Recovery Workbook involves answering a series of questions to help you identify items to continue and Items to change in your operation in a number of areas related to wildfire recovery. Completing this self-assessment and the subsequent farm recovery action plan is intended to aid you on the journey to recovery. It will also prepare you to make the most efficient use of the Farm Business Advisory Services program funding and your farm business advisor if you decide you need more one-on-one assistance.

Each section contains an introduction to help you answer the self-assessment questions. □ **Check boxes** are included in the introduction materials where an action is suggested that will help answering the self-assessment questions in the subsequent section. Possible answers are provided for each question to guide you in assessing the situation for your farm, and are rated according to a traffic light: **green (on the right track)** means you understand and are dealing with the issue; **yellow (worth considering changing)** means that some improvements should be made (proceed with caution); and a **red (needs change)** answer implies that you need further understanding and that specific action is required. If the question does not apply to your operation; indicate this in the **blue (not applicable)** box (this option is not available on all questions).

Once you have selected the most appropriate answer then indicate whether this issue is a **high, medium** or **low** priority for your farm operation.

At the end of each section there are two worksheets. The first worksheet is used to list the high priority Items to Continue, Items to Re-evaluate, and Items to Change for your farm. The second worksheet is to develop action statements to address the high priorities for that area of getting your operation back on track.

Prior to completing your Farm Action Plan you will transfer the most important action items from the worksheets in each of the seven sections to the Wildfire Recovery Summary – Action Items on pages 72 and 73. In addition, we recommend you also conduct a brief review of external opportunities and threats and identify your key business and personal goals (pages 76 - 77).

When the BC Wildfire Recovery workbook and Farm Action Plan are completed you'll have a better idea of what needs to be done and in what order. Alternatively, you may wish to access the B.C. Farm Business Recovery Services Program funding to employ a farm business advisor/coach for Tier 1: Basic Farm Financial Assessment or Tier 2: Specialized Business Planning. The Farm Action Plan will provide the basis of your discussion with your farm business advisor/coach in addressing areas in your farm's recovery activities, business and management practices that you have elected to undertake.



## 1. The People (Human Resources)

The people doing the work (human resources) on any farm/ranch consist of two main groups: family and employees. On many operations the main operator and their family members are the ones doing all the work, while on larger operations there may be hired help. Either way, producers rely on themselves and their family/employees to tend to the day to day operations of the farm or ranch. Without these human resources the operation will cease to operate so it is important to take care of them.

### *Is everyone OK?*

#### ***Take Care of Yourself, Your Family and Your Employees***

Fear, stress and anxiety are natural reactions to a traumatic event. Eventually, these feelings will diminish and, for most people, completely subside. To help yourself and your loved ones:

- Accept and offer help and comfort; seek counselling if necessary.
- Focus on positive memories and the skills you've used to get through other hard times.
- Be aware of your child's reactions: reassure them and encourage them to express themselves.
- Give yourself and your family permission to grieve and time to heal.
- Get physical activity, but rest as needed, eat well, hydrate and keep a manageable schedule.
- Make sure your employees know that you expect them to be doing the same for themselves and their families.

### ***The Grieving Process***

Let's face the elephant in the room - dealing with emotions does not always come naturally to everyone, especially ranchers and farmers. However, not dealing with grief properly can cost people their relationships, families, friendships, businesses and in extreme cases their lives.

Grief is a natural response to losing someone or something that is important to you. Everyone grieves differently, but if you understand your emotions, take care of yourself and seek the support of family, friends, your doctor or clergy, or perhaps a little outside counselling where needed, you can heal and move on.

Your feelings will normally happen in phases as you come to terms with your loss. You can't control the process, but it's helpful to know the reasons behind your feelings. Doctors have identified **five common stages of grief**:

- **Denial:** When you first learn of a loss, it's normal to think, "This isn't happening." You may feel shocked or numb. This is a temporary way to deal with the rush of overwhelming emotion. It's a defense mechanism.
- **Anger:** As reality sets in, you're faced with the pain of your loss. You may feel frustrated and helpless. These feelings later turn into anger. You might direct it toward other people, a higher power, or life in general. Often this causes people to try to blame others, or lash out at minor things.
- **Bargaining:** During this stage, you dwell on what you could've done to prevent the loss. Common thoughts are "If only..." and "What if..." You may also try to strike a deal with a higher power.

- **Depression:** Sadness sets in as you begin to understand the loss and its effect on your life. Signs of depression include crying, sleep issues, and a decreased appetite. You may feel overwhelmed, regretful, and lonely.
- **Acceptance:** In this final stage of grief, you accept the reality of your loss. It can't be changed. Although you still feel sad, you're able to start moving forward with your life.

Every person goes through these phases in his or her own way. You may go back and forth between them, or skip one or more stages altogether (sometimes only to return to that stage at a later date). Reminders of your loss, like the anniversary of the event or a familiar song, can trigger the return of grief. There is no way to know for sure how long the grieving process will take; however, in time the sadness will ease and you will be able to return to a happier state of mind.

### A Note on Professional Help

In some cases, grief doesn't get better. You, or others around you, may not be able to accept the loss. Doctors call this "complicated grief." Talk to your doctor if you have any of the following:

- Trouble keeping up your normal routine, like going to work and cleaning the house
- Feelings of depression
- Thoughts that life isn't worth living, or of harming yourself
- Any inability to stop blaming yourself

A therapist can help you explore your emotions. They can also teach you coping skills and help you manage your grief. If you're depressed, a doctor may be able to prescribe medicines to help you feel better.

When you're in deep, emotional pain, it can be tempting to try to numb your feelings with drugs, alcohol, food, or even work.

But be careful. These are temporary escapes that won't make you heal faster or feel better in the long run. In fact, they can lead to addiction, depression, anxiety, or even an emotional breakdown.

Instead, try these things to help you come to terms with your loss and begin to heal:

- **Give yourself time.** Accept your feelings and know that grieving is a process.
- **Talk to others.** Spend time with friends and family. Don't isolate yourself.
- **Take care of yourself.** Exercise regularly, eat well, and get enough sleep to stay healthy and energized.
- **Return to your hobbies.** Get back to the activities that bring you joy.
- **Join a support group.** Speak with others who are also grieving. It can help you feel more connected.

As well, watch for the warning signs in others. While suggesting to friends and neighbors they may need help is not likely to be well received, leading by example and relating your feelings and how you reached out may plant a seed that makes a big difference.

### The Day-to-Day Human Resources Considerations

An input cost that farm business owners often overlook is the cost of labour. Depending on the type of farm, labour costs can account for as much as 70 per cent of the total cost of production. Availability of skilled labour is becoming a major problem on many farms.

Human resource planning will encourage you to do a self-assessment as part of a needs assessment for your operation. A human resource plan will identify gaps and needs in training as well as in the overall requirements for the

farm.

Human resource planning is a valuable tool for ensuring the health and safety of employees and farm family members. Today's modern farm operates under regulations dealing with all aspects of farming from health and safety to the environment. A human resource plan will make sure all applicable regulations under the Occupational Health and Safety Regulation, the *Employment Standards Act*, and payroll regulations are followed.

As with any other part of a good business plan, spending some time creating and implementing a human resource plan will help maintain a profitable and successful farm business.

Written job descriptions can be very valuable for family, employees and owners. Pay grids and compensation packages will eliminate misunderstandings. Training needs and plans are identified and agreed to by all affected parties.

### ***What can you do?***

Implementing good human resource planning will not only reduce your costs, but it will also give you peace of mind throughout the year. Staffing mistakes such as too many or too few workers will impact on the net profits of any farm business.

Consider farm safety in your management practices and develop a farm safety plan to incorporate good safety practices on your farm. This will provide a safe work environment and reduce costs from farm accidents.

One of the keys to running a successful farm business is knowing your requirements regarding types of skills, number of workers and length of employment. Staff turnover can create major problems (this always seems to happen at

critical times such as planting or harvest).

Self-assessment and understanding your management style will help you to make the right decisions when hiring employees and setting policies for your business. Understanding your management style will enable you to hire and keep the best, ensure that you get the right "mix" of people that suit your personal needs and give you the tools to motivate your employees to their potential.

### **Do You Have the Staff To Do All the Jobs That Need To Be Done Right Now?**

After the wildfire the list of jobs that needs to be done right away can get fairly long. As manager of the business you'll need to decide what can be done by your current employees in the short-term and long-term, and what you may need contract out in the short-term and long-term. Perhaps you are able to hire or trade services/labour with other nearby producers and things may get done in a timelier manner. Also looking at a different operation/situation may give you some good ideas to implement at your operation.

### **A Note on Clean Up**

Ensure that you, your family, friends, employees and volunteers all have approved personal protective equipment suitable for whatever clean up jobs they will be working on. For some jobs it may be best to hire a professional contractor who is properly trained and equipped. Not only does this ensure that the job will be done safely and efficiently, it will free you up to do some of the numerous other things that need to be done.



## Human Resource Assessment Questions

### Human Resource Assessment

- 1) Are you OK? Have you discussed grief with family members and employees to ensure they are OK? Do you know what to do if they are struggling?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have discussed grief and have a plan of what we need to do to look after each other.</i>	<i>Everyone seems fine we don't need to do that touchy-feely stuff.</i>	<i>One or more of us seems to be struggling.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 2) Do you have a human resource management plan in place?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a plan in place and we regularly review and update it. Our plan takes into consideration our management style and it is consulted every time we make a human resource decision.</i>	<i>We have a plan when we look at hiring people and have an idea on how we would like to train our employees.</i>	<i>No, we do not have a human resource plan in place. Employees are expected to follow our example in how to do things around the farm.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

- 3) Do you clearly define the responsibilities of each family member and employee?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a written job description for each family member and employee. They understand their responsibilities and our expectations.</i>	<i>We do not have a written job description because our family members and employees know their job.</i>	<i>No. They are advised on a need to know basis.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## The People (Human Resources)

4) Do you have a plan to obtain and retain employees if applicable?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a human resource plan in place that includes when, how many, how long, skills, training, and wage grid for employees of our operation.</i>	<i>We know that we will need employees at peak production periods, but we do not take steps to plan for recruitment, training, and retention.</i>	<i>We rely on "word of mouth" to recruit and depend on family members to "pick up the slack".</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Have you taken steps to ensure a suitable work/family balance for self, family members and staff?

Green	Yellow	Red	Self Assessment	Priority
<i>We have a work/life balance for family and employees that includes time with family and friends as well as scheduled holidays.</i>	<i>Spending time with family and friends away from the farm business happens only on rare occasions when farming activities permit the time away.</i>	<i>Spending time with family and friends away from the farm business is never a priority.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you made a plan for which jobs will be handled by family and staff, and which require outside help?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have estimated the time each job will take, have a plan in place, and arrangements have been made.</i>	<i>We'll call someone when we can't handle it.</i>	<i>No.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

The People (Human Resources)

7) After a wildfire many trees are weakened from burning around the base of the trunk and can fall over without warning. Have family members and employees been instructed to watch for danger trees and take precautions when walking/working near burned trees?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have informed everyone of this danger and remind them whenever they will be working near the trees. We have removed danger trees that we are aware of. We are providing signage where the danger trees cannot be removed yet.</i>	<i>We've told everyone and are taking out danger trees as time permits.</i>	<i>No, but we'll get to it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Do you have approved personal protective equipment for the task at hand for everyone working or involved?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we've participated in AgSafe programs, know the WCB regulations and stock the approved safety gear.</i>	<i>We have some safety gear around here somewhere.</i>	<i>What's AgSafe???</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Human Resources Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Human Resources. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

<b>High Priority Human Resource items to continue</b>	
1	
2	
3	
<b>High Priority Human Resource items to re-evaluate</b>	
1	
2	
3	
<b>High Priority Human Resource items to change</b>	
1	
2	
3	

**Human Resources Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to human resources to your Summary - Action Items on Page 72.



## 2. Assessing Your Home and Base of Operations

### How is your Home?

The farm house more often than not contains the “office” where most the business decisions are made, but first and foremost it is a home. Without a home people do not feel grounded and tend to be less productive.

If you had to leave your home during the wildfire it is likely that the Local Government will have done an assessment on it prior to lifting the Evacuation Order.

- Damage Assessment Placards are notices that the local government places on buildings within the damaged area. They tell you whether a structure is suitable for re-entry, access is restricted or unsafe to enter entirely

### Re-entering Your Home

Your home and its surroundings may not look like they did before you left. As you arrive, it's important to obey all signage and understand Damage Assessment Placards.

Visit BC Housing's website for more information on placards: <http://www.bchousing.org>

If you can only enter your home once, remove valuables and take steps to secure your property.

### If you're safely able to return for longer:

- Bring supplies like a flashlight, tools, drinking water, gloves, garbage bags and a first aid kit.
- Walk around the perimeter of any structure before entering, noting electrical wiring, any gas smell or debris that could fall.
- Enter with caution and check that the main power breaker is off.

- Only use generators outdoors; do not connect to a household circuit.
- Note sewage and water damage; your septic system or sump pump may not work without power and water may not be potable (that is, may not be safe to consume).
- Do not use your sewage disposal system unless you know it's capable of handling waste.
- If using propane, gas or heating oil, contact suppliers for inspection and service.
- Take pictures, keep track of your expenses and time spent cleaning up, and keep your receipts.

### Food and Drinking Water Safety

Food can be damaged by unsafe temperatures, smoke, ash, soot, fire retardant chemicals, water and loss of power during a fire.

- Discard food that is spoiled, as well as food that has been stored in a refrigerator that has lost power, even if the power has since been restored. When in doubt, throw it out.
- If your freezer has been exposed to fire or has been without power for more than three days, discard the contents.
  - Discard any food that has thawed.
  - It is considered safe to re-freeze partially frozen foods as long it still contains visible ice crystals.
- If you do not need to replace your fridge or freezer, clean, disinfect and deodorize your fridge and freezer once you have discarded the spoiled food.
- Discard foods/items exposed to heat, ash, chemicals, soot, water and smoke including:

**YOUR HOME AND BASE OF OPERATIONS**

- foods stored in fridges, freezers, cupboards, drawers and containers
- open foods
- packaged foods, including paper, cardboard boxes, plastic, cellophane
- bottles and jars of food with screw top lids or crown/crimp caps
- single service items/utensils which also includes individually plastic-wrapped items
- Discard damaged, dented or bulging cans.
- Clean and sanitize canned foods/drinks exposed to smoke only.
- Photograph foods that are discarded as the information may be required for insurance purposes. Contact your insurance provider for specific details and requirements.
- Follow current local guidelines on where food waste may be discarded.
- Do not drink tap water unless local officials have assured you that it's safe for drinking. Obtain bottled water, or boil or disinfect tap water with tablets (or chlorine bleach for non-drinking needs).
- If you are on a well or cistern and it has been damaged, assume the water is not safe to drink. Contact your local authority for instructions.

### **Cleaning Up After a Wildfire**

Your insurance policy may cover house cleaning by a fire restoration specialist. If you are going to clean your residence yourself:

- Wear gloves and goggles, keep children and pets away, and ventilate the area you're cleaning well.
- Smoke odours can last a long time, and you may need to clean everything several times.

- Vacuum all surfaces, change heating and air conditioning filters, and have ducts cleaned.
- Soot/smoke can be removed from painted walls with trisodium phosphate, but wallpaper may not be salvageable.
- Clean dirt off furniture, removing drawers and scrubbing wooden surfaces; let dry thoroughly.
- Linoleum flooring may require replacement, but wood and carpet can be vacuumed and washed.
- To remove odours from fridges and freezers, wash with baking soda/water, vinegar or ammonia.
- Locks and hinges should be taken apart, thoroughly cleaned and oiled.
- Dispose of hazardous materials like solvents and garden chemicals if they show signs of damage. Separate hazardous materials from landfill waste and dispose appropriately.

### **Replacing Documents and Money**

- If your documents are in a safe, do not attempt to open it until it is cool to the touch.
- Keep track of lost documents, including birth certificates, passports and tax records.

### **Home Insurance Matters**

- Review your policy to understand what items to list, then take an inventory – you'll need to provide a list of lost or damaged items as part of your claim.
- Take photos or videos, noting serial numbers if possible and the approximate cost of each item.
- Keep your inventory with receipts related to living expenses, repairs and inspections.
- Notify your mortgage company and keep them informed

about restoration of your property.

- If you have questions about your home insurance, call your insurance representative directly or call the Insurance Bureau of Canada toll-free at: 1 844-2-ASK-IBC.

### **Repairing Your Home**

- If you can repair and live in your home, look for a reputable contractor to help with restoration; you may get recommendations from friends and neighbours or your insurance adjuster.
- Verify the track record of any roofer or builder, dealing with only licensed contractors. Beware of potential scams.
- Contact your local authority about submitting plans and getting a building permit, as needed.
- Ask for a written estimate and get a copy of the final, signed contract before the job begins
- Pay only by cheque or credit card – not cash; consider a hold back payable post-completion
- Damage to utilities must be repaired under permit and inspected by the appropriate agency.

### **Replacing Your Home**

In the event you must replace your home the insurance adjuster will provide you with your options. If you are not insured there may be some assistance through charitable organizations like:

- Canadian Red Cross <http://www.redcross.ca/>
- United Way <http://www.bc211.ca/>
- Church Groups

You will have to make sure your home replacement plans meet with all current local by-laws, safety inspections, and building codes. A reputable contractor will normally help with required safety inspections and building codes, but you

should check with your local government regarding any by-laws.

### **Communication Needs**

From a business perspective communication is a necessity, not a luxury. From contacting suppliers and buyers to monitoring markets, communication makes the day-to-day operations easier and can assist in making management decisions that increase the profitability of the operation. While many areas have poor cell coverage or dial up internet, there may be other alternatives that can help. Explore your options.

## FIRESMART

FireSmart is a program that has been developed to address the issue of Wildland Urban Interface fires - basically where the forested areas and human structures meet. Most farms and ranches in the Interior of BC are considered to be Wildland Urban Interface areas.

While the FireSmart program is geared towards communities, the preventative principles of FireSmart vegetation management around structures, and building/renovating with fire rated roofing and siding materials are directly applicable to farmers and ranchers as well.

Consider the FireSmart principles when repairing, rebuilding, or building new structures on your operation.

FireSmart resource information is available at:

<http://www2.gov.bc.ca/gov/content/industry/forestry/managing-our-forest-resources/wildfire-management/prevention/for-your-home-community>

[http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/forestry/wildfire-management/prevention/prevention-home-community/bcws\\_homeowner\\_firesmart\\_manual.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/forestry/wildfire-management/prevention/prevention-home-community/bcws_homeowner_firesmart_manual.pdf)

<http://www.firesmartcanada.ca/what-is-firesmart>

<http://www.firesmartcanada.ca/images/uploads/resources/Chapter3.pdf>

<http://www.firesmartcanada.ca/resources-library/category/manuals>

<http://www.firesmartcanada.ca/images/uploads/resources/FireSmart-Guide-to-Lanscaping.pdf>

# FireSmart® your property

If you wait, you may be too late



## Priority Zone 1

HOME / 10 metres

*This should be a fire-resistant zone, free of all materials that could easily ignite from a wildfire.*



### REGULAR MAINTENANCE:

Regularly clean your roof, gutters, etc. of debris.

### FIRESMART RENOVATIONS:

As your budget allows, renovate your home with fire-resistant materials, mesh debris screens, a chimney spark arrestor, etc.



**FIRESMART LANDSCAPING:** Keep woodpiles, propane tanks, outbuildings and combustibles at least 10 metres away from your home. Consult the *FireSmart® Guide to Landscaping* for more tips.

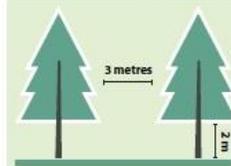


**YARD MAINTENANCE:** Regularly mow your lawn. Remove deadfall, coniferous trees and other flammable vegetation. Sweep your decks and rake up tree needles, leaves and debris.

## Priority Zone 2

10 - 30 metres

*Reduce fuels in this area by thinning and pruning vegetation and trees. This will slow a fire's spread.*



### TREE SPACING:

Space trees at least three metres apart.

### PRUNING TREES:

Prune all branches within two metres of the ground.



**REMOVE SURFACE FUELS:** Regularly clean up accumulations of fallen branches, dry grass, needles and other flammable debris from the ground.



**PLANTING NEW TREES:** If you're going to plant new trees in this zone, consider planting deciduous species like aspen, poplar and birch. They have lower flammability rates.

## Priority Zone 3

30 - 100 metres

*Try to thin out trees and other vegetation. This will help reduce a wildfire's intensity and slow its spread.*



### THIN AND REMOVE CONIFEROUS TREES:

Space dominant trees at least three metres apart, and remove any understory trees that are in close proximity that could act as a ladder for fire to move into the tree tops and spread. Retain deciduous trees which are resistant to wildfire.



**NOT YOUR LAND?** If there's property within 100 metres of your home that is owned by your neighbours, get them engaged in the *FireSmart® Community Recognition Program!*



**GET IN TOUCH:** Think your community is at risk to wildfire? Contact your municipal councillor, planning department or fire service to express your concerns.



### LEARN MORE:

**BC Wildfire Service:** [www.bcwildfire.ca](http://www.bcwildfire.ca)

**FireSmart Canada:** [www.firesmartcanada.ca](http://www.firesmartcanada.ca)





## Home and Base of Operations Questions

### House and Office assessment (Goals for the business and family)

1) Do you still have a home and base of operations?

Green	Yellow	Red	Self Assessment	Priority
<p><i>Yes, the house and office were unaffected by the wildfires.</i> OR <i>Clean up has already been completed.</i></p>	<p><i>The house and office has received some damage but is serviceable while we wait for time/opportunity/finances to get repairs done.</i></p>	<p><i>Significant repairs or replacement are required. Alternate arrangements are necessary.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p> <p><b>N/A</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>

2) If replacement is needed, was the structure in contravention of any bylaws? Or was it grandfathered and rebuilding it in the same location is not allowed?

Green	Yellow	Red	Self Assessment	Priority
<p><i>We have checked with our local government and been given clearance in writing.</i></p>	<p><i>It was grandfathered and we are waiting for clarification on our options.</i></p>	<p><i>We have been told we need to make changes.</i> OR <i>We do not know.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p> <p><b>N/A</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>

3) Do you have insurance on the house?

Green	Yellow	Red	Self Assessment	Priority
<p><i>Yes, and we were in contact with our insurance broker and an adjuster has been assigned.</i></p>	<p><i>No, but we put the annual savings into a contingency fund and it will help.</i></p>	<p><i>No, we are self-insured but did not prepare for this.</i></p>	<p><b>Red</b> <input type="checkbox"/></p> <p><b>Yellow</b> <input type="checkbox"/></p> <p><b>Green</b> <input type="checkbox"/></p>	<p>High <input type="checkbox"/></p> <p>Medium <input type="checkbox"/></p> <p>Low <input type="checkbox"/></p>

## Your Home and Base of Operations

Assuming that the house is standing and habitable:

4) Are the electrical and natural gas utilities recently inspected and hooked up? (Or propane/oil heat tanks a heaters inspected)

Green	Yellow	Red	Self Assessment	Priority
Yes, BC Hydro and/or Fortis have been here and things are working fine. OR We supply our own and have inspected our system.	We do not know but things appear to be intact and everything is working OK.	We do not know and things look sketchy. OR We are disconnected.	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Are your communications working normally?

Green	Yellow	Red	Self Assessment	Priority
We are satisfied with our: _ House phone and internet _ Cell phone _ Radio phone _ Satellite internet connection	Our phones and internet have issues. OR They are supposed to upgrade us soon.	Communications infrastructure damaged. OR No service here.	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have ALL the danger trees from near the house, power and telephone lines and regularly travelled areas been removed?

Green	Yellow	Red	Self Assessment	Priority
Yes.	We are working on it.	They'll fall down eventually.	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

7) Have you read at the FireSmart materials and are committed to implementing a FireSmart Plan?

Green	Yellow	Red	Self Assessment	Priority
Yes, we plan to do some vegetation management and will build/rebuild with fire rated materials from now on.	We'll look at implementing a few things over time.	Too time consuming.	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Home and Base of Operations Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to your Home and Base of Operations. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm recovery action plan.

<b>High Priority Home and Base of Operations Items to Continue</b>	
1	
2	
3	
<b>High Priority Home and Base of Operations Items to Re-evaluate</b>	
1	
2	
3	
<b>High Priority Home and Base of Operations Items to Change</b>	
1	
2	
3	

**Home and Base of Operations Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

**Transfer your action plan items with respect to business strategy to your Summary - Action Items on Page 72.**

### 3. Insurance and Financial Assistance

#### Utilize every source of assistance you are eligible for!

While one of the hallmarks of farmers and ranchers is a fierce independence, pride is one the infamous seven deadly sins. Finding the right balance isn't always easy.

Most farmers and ranchers are generous people giving freely of themselves to their communities and worthy causes. These wildfires have been a serious blow and for many of you now is the time to accept some assistance so that you can get back on your feet. There are people out there who genuinely want to help if you will let them. Consider it payback for your past generosity, and it may put you in a better position to help others in the future.

#### Did you receive assistance during an Evacuation Order (or to move your livestock during an Evacuation Alert)?

If you were evacuated and received assistance from the Red Cross make sure they know your current status.

If you received Livestock Relocation Assistance make sure the paperwork is completed so that the third party providers who moved/looked after your livestock get paid. Contact the person from the PREOC/EOC who worked with you when you requested assistance. Please note that Livestock Relocation Assistance is only available if you request it and are eligible during an Evacuation Alert or Evacuation Order. It cannot be requested retroactively.

#### Impacts From Fire Suppression Activities - Claims For Compensation

Claims for compensation due to the wildfire suppression during the provincial State of Emergency should include:

name, location (PID number), contact information, a brief description of the alleged damages/losses, dates in which they occurred (if known); and, the alleged cause or source of the losses/damages.

#### Cariboo Claims:

- email: [cariboofirecentreclaims2017@gov.bc.ca](mailto:cariboofirecentreclaims2017@gov.bc.ca)
- mail: Cariboo Fire Centre, 3020 Airport Road, Williams Lake B.C. V2G 5M1 Attn: Claims

#### Kamloops Region (including all of the Elephant Hill Fire) Claims:

- email: [kamloopsfirecentreclaims2017@gov.bc.ca](mailto:kamloopsfirecentreclaims2017@gov.bc.ca)
- mail: 4000 Airport Rd Kamloops, BC V2B 7X2 Attn: Claims

Important: Claims for compensation will be investigated, and assessed in accordance with the *Emergency Program Act*, the *Wildfire Act* and/or any other legislation that may apply.

#### Disaster Financial Assistance

Disaster Financial Assistance (DFA) will not cover insurable perils. Because fire is an insurable peril DFA is not generally available for wildfires.

#### Private Insurance

If you have private insurance dig out your papers and read them carefully, you may be eligible for things you did not know about. If your papers were destroyed request a copy from your insurance broker.

Remember that an insurance broker is an advisor to you, they can explain things and help you select the coverage you want/need/can afford. Generally an insurance broker will handle insurance products offered by a number of different

**INSURANCE AND FINANCIAL ASSISTANCE**

insurance companies. On the other hand, an insurance adjuster works for the insurance company and is there to determine if, and if so to what degree, you are covered for the damages they can verify. It is an important distinction and may affect who, or how you ask your questions.

The type of insurance and various clauses and riders will affect your overall coverage.

There are 7 steps to make an insurance claim:

- 1) Contact your broker or agent to report the damage.  
Provide pertinent information like name, policy number, date & time of loss.
- 2) Take pictures of damage.
- 3) Prevent further damage or loss.
- 4) Keep accurate records (notes, receipts, & lots of photos).
- 5) Document the value of lost assets (find any shred of paper that establishes where, when & how much it cost to purchase the assets).
- 6) Find reputable contractors to do the work.
- 7) Don't be in a rush to settle the claim. (the real damage may not be apparent right away)

## **Government Safety Nets Specifically for Agricultural Producers**

**More information on these Insurance and Income Protection Programs is available on the website at:**  
<http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/insurance-and-income-protection-programs>

**Or by calling your local Business Risk Management Representative**

The Federal and Provincial governments through the *Growing*

*Forward 2* (GF2) policy framework have a number of Business Risk Management (BRM) programs which include [AgrilInvest](#), [AgriStability](#), [AgrilInsurance](#), and [AgriRecovery](#) to help farmers in managing risk due to severe market volatility and disaster situations.

**AgrilInvest** is a self-managed producer-government savings account that allows producers to set money aside which can be used to recover from small income shortfalls, or to make investments to reduce on-farm risks. Basically a “rainy day” savings account for you to use as needed (under the program guidelines), where you set aside some of your money and government will match some of it.

**Call 1-866-367-8506 to speak to an AgrilInvest representative.**

**AgriStability** provides support when you experience a large margin decline. You may be able to receive an AgriStability payment when your current year program margin falls below 70% of your reference margin. Basically you submit an annual enrollment package and fee, file your annual paperwork by the deadline and you are insured against major income declines from things like price drops, increases in expenses, or production losses.

**Call 1-877-343-2767 to speak to an AgriStability representative**

**AgrilInsurance** (a.k.a. Crop Insurance) is a federal-provincial-producer cost-shared program that stabilizes a producer's income by minimizing the economic effects of crop production losses caused by natural hazards. AgrilInsurance is a provincially delivered program to which the federal government contributes a portion of total premiums and administrative costs.

**Call 1-888-332-3352 to be directed to your closest AgriInsurance representative**

**AgriRecovery** is a federal-provincial-territorial (FPT) disaster relief framework intended to work together with the core Business Risk Management (BRM) programs to help agricultural producers recover from the extraordinary costs of natural disasters. It is important to note that AgriRecovery cannot duplicate or replace the assistance provided by the core BRM programs. This means that some impacts that are eligible under the other BRM programs cannot be covered by AgriRecovery, for instance the loss of market animals is eligible under AgriStability and therefore not eligible under AgriRecovery.

The AgriRecovery framework has been used to negotiate the **BC Wildfires AgriRecovery Initiative**. While the initiative has been officially announced, the details will be available shortly.

For more information and to register for AgriRecovery before the Jan. 31, 2018 deadline:

- Telephone: 1 888 332 3352
- Email:

[AGRIRECOVERYWILDFIREINITIATIVE@gov.bc.ca](mailto:AGRIRECOVERYWILDFIREINITIATIVE@gov.bc.ca)

Look for more information as it becomes available on the Webpage:

<http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/programs/insurance-and-income-protection-programs/bc-wildfires-agrirecovery-initiative>

While you only need to register once, there are separate applications for each type of impact covered by the BC

Wildfires Recovery Initiative for 2017-18.

### **Other Wildfire Recovery contacts**

#### **RED CROSS – SMALL BUSINESSES EMERGENCY GRANT**

The Canadian Red Cross provided emergency assistance of \$1,500 to each eligible small business, not-for-profit organization or First Nations cultural livelihood directly impacted by the British Columbia Fires through an application and validation process administered by Marsh Canada. This funding was made possible through generous donation of the government of British Columbia to the Canadian Red Cross as a result of the 2017 BC Fires.

The application deadline was October 31, 2017. If you applied for this assistance and want to check on your application call the Helpline at 1-855-999-3345 or email [BCSmallBusinessSupport@marsh.com](mailto:BCSmallBusinessSupport@marsh.com) for assistance. The helpline is open from 6 a.m. to 5 p.m. PST, Monday to Friday.

#### **BC ECONOMIC DEVELOPMENT ASSOCIATION**

The British Columbia Economic Development Association (BCEDA) has launched a hotline to help businesses get back on their feet following the devastating fires impacting Central British Columbia. The hotline is established in collaboration with FortisBC.

The Business Recovery Hotline began operation on July 24; open Monday through Friday during the hours of 7 a.m. to 8 p.m., for the first two weeks after evacuees begin to return back to their communities. This may be extended if the need is there. The number for the hotline is 1-877-4BC-EDRP (1-877-422-3377) Website: <http://bceda.ca/bcwildfires>

**INSURANCE AND FINANCIAL ASSISTANCE**

## **UNITED WAY**

Help is available online through live web-chat at [bc211.ca](http://bc211.ca) - a resource that can connect those affected by the wildfires to housing, financial assistance, food, trauma and mental health support.

## **OTHER CHARITABLE AND RELIGIOUS ORGANIZATIONS**

Are you a member of another fraternity, charitable or religious organization that may be able to help? There is no harm in asking and the answer may surprise you.

## Insurance and Financial Assistance Questions

### *Insurance and Financial Assistance assessment*

1) Have you been keeping and filing all receipts, keeping detailed notes, and taking pictures of impacts to document what has happened?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, everything is well documented.</i>	<i>We have some notes and receipts around here somewhere</i>	<i>We've been too busy.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) If BC Wildfire Service firefighting activities impacted your property, have you submitted a claim?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, everything is well documented and submitted to the Fire Centre via e-mail or regular post.</i>	<i>We have submitted a claim but have no documentation.</i>	<i>We spoke to someone but they didn't know about it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Have you submitted invoices with the appropriate Task Numbers for any work, services, equipment supplied to the BC Wildfire Service during the fires?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, it has been submitted and accepted</i>	<i>We are completing the paperwork now.</i>	<i>Not yet, we are waiting until we can't remember what they owe us for so we can argue over the details.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Insurance and Financial Assistance

4) Do you have Private Insurance on your farm property and business, and do you know what is covered?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we have read through our policy and contacted the insurance company through our broker.</i>	<i>We have contacted the insurance adjuster and trust that they'll look after us.</i>	<i>No, it was too expensive.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Do you participate in AgrilInvest?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, and we will be making a withdrawal</i>		<i>No, too much paperwork and government interference.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Do you participate in AgriStability?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, and we will be making a claim for a benefit payment.</i>	<i>We have participated previously but not this year.</i>	<i>No, we have not investigated this program.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

7) Do you participate in AgrilInsurance?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have production insurance and have spoken with our program representative.</i>	<i>We have it but I assume nothing is covered.</i>	<i>No, we do not have AgrilInsurance.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Have you registered for AgriRecovery?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have completed registration, are on the list to get more information as it is available and waiting for a visit from an adjuster.</i>	<i>We haven't registered yet but intend to well before the deadline.</i>	<i>No, we haven't heard about it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

9) Have you made enquiries to other organizations like the Red Cross, BCEDA, United Way, fraternities, church groups?

Green	Yellow	Red	Self Assessment	Priority
Yes.	<i>We haven't yet.</i>	No.	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Insurance and Financial Assistance Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate or change for your farm with respect to Insurance and Financial Assistance. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

<b>High Priority Insurance and Financial Assistance Items to Continue</b>	
1	
2	
3	
<b>High Priority Insurance and Financial Assistance Items to Re-evaluate</b>	
1	
2	
3	
<b>High Priority Insurance and Financial Assistance Items to Change</b>	
1	
2	
3	

**Insurance and Financial Assistance Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to marketing strategy to your Summary - Action Items on Page 72.



## 4. Farm Infrastructures

### How is your General Farm/Ranch Infrastructure?

Assessing the state of your infrastructure will provide you with a better idea of what is good, what is serviceable, and what needs replacing right away. If you have an Environmental Farm Plan (EFP) in place then you're already aware of the environment considerations around replacing of damaged infrastructure. If not, you may want to review the EFP Reference Guide mentioned later in this section. Now may also be a good time to rethink your infrastructure needs and locations.

- Print maps/aerial photos of your property (from Google maps <https://www.google.ca/maps/> or your favourite mapping website/app), take some coloured markers, a note book and pen and a camera and get out there. Remember to be extra cautious around burned trees that may fall without a sound to warn you. Measure or pace off areas of impacted infrastructure and draw it on your maps, take pictures and take notes of where you were when you took those pictures, take lots of notes of distances and other items of importance (*the palest ink is better than the best memory*),

- You should also assess the burned over areas on your property while you are at it. How severe was the fire? It may highlight potential future issues like probable soil erosion and debris flows. Depending on your soil type, the vegetation that was there and the fire severity, you may have areas where the soil surface is bare and it actually repels water (becomes hydrophobic). Add some slope to that and you may have a problem. The University of California, Agriculture and Natural Resources department has put out a good publication "*Recovering from Wildfire: A Guide for California's Forest*

*Landowners*" that is worth the read for anyone with timbered areas affected by the wildfires. It is available online at: <http://anrcatalog.ucanr.edu/pdf/8386.pdf>

- **If you cannot access it online please call your local Agriculture office and ask them to print a copy.**

It discusses the effects of wildfire severity and how to gauge the severity, provides a method of assessing the water repellency of the soil, assessing and mitigating for soil erosion, timber assessment and salvage logging, and more. Other than a bit of information on Oak and a few coniferous trees we don't have and US timber taxation that is not relevant here, there is a lot of good information packed into 18 pages. If you want more detailed information on some of the items mentioned in this publication, the USDA National Resources Conservation Service, Washington has a series of factsheets at:

<https://www.nrcs.usda.gov/wps/portal/nrcs/detail/wa/home/?cid=STELPRDB1259629>

### A note about burned infrastructure

- Ensure that power has been disconnected for any burned infrastructure with electricity to it. Check with BC Hydro (or Fortis if you are a Fortis customer) to ensure that power has been cut off to your main service if damage warrants it.

- During cleanup be careful around burned scrap metal, broken glass, nails, screws, etc. Rent, borrow, or if necessary buy, a large magnet and/or metal detector in order to remove nails, screws and other sharp objects and make it safe for humans and livestock.

## Reseeding

Mother Nature is pretty good at revegetating burned areas, although not always with desirable species. Severely burned areas often take much longer for vegetation to re-establish leaving them vulnerable to erosion.

Farmers and ranchers are used to seeding areas for forages, but severely burned areas can present some challenges:

- A hydrophobic layer can occur which may inhibit germination
- While low severity fires can release nutrients for the surviving plants to use, high severity fires volatilize and remove valuable nutrients, organic matter and soil microbes. The ash and powdery soil can easily erode from wind or precipitation.
- These powdery soils need organic matter as well as time to settle and compact to a more normal soil density before they can hold the roots well enough for the plants to withstand grazing. On severely burned areas defer grazing for 2 years or more.

The following are some tips/options for seeding severely burned areas:

- Hydroseeding/mulching is the best (and expensive) choice for steep slopes near roadsides and other high value areas. As it places the seed and some fertilizer, the method of delivery can disrupt the hydrophobic layer, and the mulch provides erosion control and organic matter. Seeding and erosion mats can also be used on smaller high value/high risk areas to protect roads and culverts.
- Use mechanical scarification (hand raking for small areas, chain harrows on larger areas, or chains behind a quad in

open treed areas, even pushing your cow herd through an area can help) to disrupt the ash layer and provide better seed-soil-moisture contact and optimize germination. You can broadcast the seeds and a little fertilizer immediately before, during or after the scarification.

- Spread mulch to minimize erosion as well as provide nutrients and organic matter as it breaks down. The mulch can be virtually any organic material with a bit of fiber in it that you have on hand, old hay, straw, or small wood chips from danger tree and debris clean up. (NRCS recommends 70 lbs/1,000 sq. ft. or forty-three 70 lb bales/acre)
- Electric or temporary fencing can allow you to use the surrounding pasture while deferring grazing on these areas while the soil compacts enough to hold the roots when the plants do finally get grazed.

Areas showing signs of moderate fire severity may benefit from seeding and fertilization but may not need scarification. If there is significant slope and very little litter, mulch will help increase the success rate while decreasing risk of erosion.

Areas of light fire severity generally do not need seeding and given adequate precipitation will likely show vigorous growth next spring due to the natural release of nutrients by the fire. Ensure that livestock are not allowed to overgraze these areas.

If you have removed all the danger trees and the burned over area is in an area that you can use for winter feeding then you can spread some seed in the late fall. Later, you can feed in that area once the snow comes. The trampling by the cows will provide the mechanical scarification while the wasted feed and manure provides the mulch and fertilizer.

### Some seeding dos and don'ts:

- Always use certified seed from a trusted source so you can prevent/minimize the introduction of invasive species.
- Make sure to monitor all seeded areas and remove/treat any invasive plants before they can become established and set seed.
- The first choice for seeding burned over areas and fireguards from this year's wildfires is in the fall just after the killing frosts and before the snow is more than about four inches deep. Putting the seed on after the ground is cool enough to prevent germination in the fall will give it the best opportunity to germinate and grow vigorously in the spring.
- The second choice for seeding these burned over areas and fireguards is as soon as possible in the spring, before the spring moisture is lost.
- Broadcasting some nitrogen fertilizer when you seed and again in 2 or 3 years on severely burned areas will help establish and maintain the desired vegetation. However, if erosion is likely and the area will not get mulch then you could cause issues downstream. Only fertilize if erosion measures will ensure the fertilizer will stay put.

### A) How is your Livestock Infrastructure?

**Fences** "Good fences make good neighbours."

- Assess and document how much fence must be replaced. Before replacing it, decide if the current location makes the most sense from a management and environmental perspective (refer to the Environmental Farm Planning Reference Guide for more information at: [http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full\\_efp\\_reference\\_guide.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full_efp_reference_guide.pdf))

[environment/environmental-farm-planning/efp-reference-guide/full\\_efp\\_reference\\_guide.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full_efp_reference_guide.pdf) )

Or contact your BC Ministry of Agriculture office to request a copy.

Will electric fencing serve you better for internal fences? What type of materials should you use? (wood fencing may be readily available but is prone to being damaged by fire) For details on fencing please refer to the *BC Agricultural Fencing Handbook* available online at:

<http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/business-market-development/structures-mechanization/agricultural-structures-fencing>

Or contact your BC Ministry of Agriculture office to request a copy.

### Water sources

- Assess and document the current state of your livestock watering sources. Are there any concerns with erosion and debris flows causing issues with your surface water sources? Has fire caused holes or breaks any gravity fed systems? Is there power to any electrical pumps or any danger trees threatening to fall on on-farm powerlines? Do any surface water sources comply with environmental regulations? (Refer to the Environmental Farm Planning Reference Guide for more information:

[http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full\\_efp\\_reference\\_guide.pdf](http://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/agriculture-and-seafood/agricultural-land-and-environment/environmental-farm-planning/efp-reference-guide/full_efp_reference_guide.pdf) )

Or contact your BC Ministry of Agriculture office to request a copy.

For details on livestock watering please refer to the *BC Livestock Watering Handbook* available online at: <http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/agricultural-land-and-environment/water/water-supply-conservation/livestock-watering-handbook>

Or contact your BC Ministry of Agriculture office to request a copy.

### Handling/sorting facilities

Assess and document the current state of your livestock handling facilities. Are they serviceable or do they need repairs/replacement? Is portable equipment an option that may solve some other issues? If you are replacing corrals be sure to price out metal versus lumber materials, when you factor in time and labour to set up versus building from scratch you may be surprised (and there are benefits from a FireSmart perspective). Are there any concerns with erosion and debris flows causing issues with your handling facilities?

Alberta Agriculture has a “bestselling” book called *Corrals for Beef Cattle*. It is available for \$12.00 to order call: 1-780-427-0391 OR you can download a free digital version.

For more information go to:

[http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/agdex27](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/agdex27)

Most Beef cattle handling equipment manufacturers have websites or will send you catalogues.

Do a search on the web or call your local farm service supplier for pamphlets and promotional materials.

**PLEASE NOTE: The Ministries of Agriculture in most Canadian provinces no longer provide farm building**

**plans associated with the Canada Plan Service.** The Canadian Society for Bioengineering is graciously hosting digital copies of many of the old plans for historical purposes. They are available at:

<https://csbe-scgab.ca/docs/cps/Plan-Index-EN.pdf> We suggest that you read the index first to determine the number of plan you are interested in, then go to: <https://csbe-scgab.ca/publications/canada-plan-service-archive>

You will have to check with a structural engineer to certify that the barn type plans meet today’s Building Codes, but the other handling and feeding equipment plans don’t fall under the Building Codes.

### Farm Buildings – Calving Facilities

Assess and document the current state of your calving facilities/barn. Are they serviceable or do they need repairs/replacement? Should they be moved to address potential run-off issues? Is there potential for debris flows from higher elevations?

**Please Note:** The *National Farm Building Code of Canada 1995* (NFBC) provides some relaxations of the requirements in the National Building Code (NBC) to address the particular needs of farm buildings. It only applies to farm buildings of low human occupancy and contains minimum requirements on matters affecting human health, fire safety and structural sufficiency.

All dwelling units on a farm, as well as farm buildings that do not qualify as a "low human occupancy" (i.e. an occupant load of not more than one person for each 40 m<sup>2</sup>) must comply with the NBC or the applicable provincial code.

As there are increasing conflicts between the NFBC and the current Building Codes the NFBC is being reviewed.

- Check with your local government to see if they have any “Inspection Areas” that may apply and what implications there are if you are in one. (Often they only apply to residential and ancillary buildings like a garage, but check and make sure).

### **Feed Storage (Hay sheds, grain bins, silos, etc.)**

- Assess and document the current state of your livestock feed storage facilities. Are they serviceable or do they need repairs/replacement? Is there potential for debris flows from higher elevations?

### **Feeding Areas**

- Assess and document the current state of your livestock feeding areas. **Are there any hot spots or underground hang-over fires?** (they can smoulder for a long time and re-ignite under the right conditions). Are the feeding areas serviceable or do they need repairs/replacement? Should they be moved to address potential run-off issues? Is there potential for debris flows from higher elevations? Do you have enough separate areas to meet the nutritional needs of the various groups of animals in your herd?

## **B) How is your Crop Infrastructure?**

### **Maintenance shop**

- Assess and document the current state of your Maintenance shop. Is it serviceable or does it need repairs/replacement? If replacing it, is it going to be in the most appropriate/approved location and appropriate materials?

Does the shop also provide storage for other items like pesticides or fertilizer? Ensure that these items have proper storage. Refer to the EFP Reference Guide mentioned earlier for more information on the regulations.

### **Irrigation infrastructure**

- Assess and document the Powerline. Also consider if it is on your land and your responsibility, or does it belong to BC Hydro (or Fortis in some areas)?
- Assess and document the Pump, Pump house and water source/intake. As well as obvious fire damage, some areas adjacent to the wildfires may have suffered power fluctuations that may have damaged pump motors. Be sure to have your pump checked out by a qualified technician. Take steps to ensure that debris flow will not affect your intake. Freshet flows may be affected by burned areas in the watershed.
- Assess and document the gravity feed supply, mainline and sprinkling equipment. Melted areas are obvious; however, when Aluminum is heated it may look ok but be significantly weakened. Pressure-test your lines before relying on them, and monitor them for blowouts.

### **Fuel tanks**

- Assess and document the current state of your fuel tanks. If you need to replace them do they meet current regulations? Refer to the EFP Reference Guide mentioned earlier for more information on the regulations.

### **Machinery Storage sheds**

- Assess and document the current state of your machinery storage facilities. Are they serviceable or do they need repairs/replacement? Is there potential for debris flows from higher elevations?

**C) Do you have any Value Added or other enterprises that need to be assessed?**

- Assess and document the current state of your facilities and equipment for value added, or other enterprises. Repair or replace as needed with the same principles in mind: ensure that it complies with all regulations, ensure any potential environmental impacts are addressed, ensure FireSmart guidelines are incorporated, and ensure that it will be protected from potential debris flows during spring freshet or heavy rain events.

## Farm Infrastructure Assessment Questions

### Farm Infrastructure Assessment

1) Was all the wiring up to code before the fire and has the electricity been properly disconnected?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have certified electricians do all our electrical work.</i>	<i>It has been a while since an electrician was here.</i>	<i>We have no training but we do our own electrical work.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Have ALL the danger trees from near the house, buildings and regularly travelled areas been removed?

Green	Yellow	Red	Self Assessment	Priority
Yes.	<i>We've told everyone about the danger trees and are taking out the danger trees as time permits.</i>	<i>No, but we'll get to it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Have you taken steps to minimize the effects of potential debris flows on your home and infrastructure?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have assessed our property for areas where debris flows might occur, we have re-seeded areas prone to erosion, and have taken the other mitigation actions suggested in the U. of California document mentioned earlier in this workbook.</i>	<i>We have identified some areas but have not done any mitigation yet.</i>	<i>No, it won't happen here.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Have you assessed your fences?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>We know how much we need but are not sure what materials we can get to do it.</i>	<i>No, we're too busy chasing cows off the roads and neighbors' properties.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Have you assessed your water sources (domestic, livestock & irrigation)?

Green	Yellow	Red	Self Assessment	Priority
<i>They were unaffected. OR Yes, we know what needs to be done. AND debris flow mitigation measures are almost completed.</i>	<i>They were unaffected. OR We know what we need to do... BUT we need to do some debris flow mitigation.</i>	<i>No, we haven't looked but we're sure they're fine.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you assessed your livestock handling/sorting facilities?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>Our handling is OK but not set up well for pregnancy testing.</i>	<i>No, we like to rope 'em and snub them to the nearest tree or post.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

7) Have you assessed your farm buildings (livestock buildings, maintenance shop, storage sheds, etc.)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know how much has to be done and where we will locate it will have no environmental concerns. We have chosen materials that work for our operation.</i>	<i>Things seem fine but we are wondering if debris flow will be an issue.</i>	<i>No, we haven't looked but we're sure they're fine.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Have you assessed your feeding and calving areas/facilities?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, they are high &amp; dry &amp; ready to go.</i>	<i>We have been thinking we should make some improvements.</i>	<i>We know there are issues, but what can we do?</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

9) Have you assessed your fuel tanks?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, all fuel storage meets current regulations, and is located where there is no chance of being affected by debris flow or danger trees.</i>	<i>We have read the EFP materials and have been thinking we should make some improvements.</i>	<i>What regulations?</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

10) Have you assessed your irrigation infrastructure (Power, pump, water source, pipe, sprinklers, etc.)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we even had a technician test the motor for damage.</i>	<i>Everything looks OK to me.</i>	<i>We'll find out if there are any problems when we charge the lines.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

11) Have you assessed your infrastructure for value added or other enterprises?

<p><b>Green</b> <i>Yes, all systems are go.</i></p>	<p><b>Yellow</b> <i>We need to fix a couple of minor things.</i></p>	<p><b>Red</b> <i>Not yet.</i></p>	<p><b>Self Assessment</b>  <b>Red</b> <input type="checkbox"/>  <b>Yellow</b> <input type="checkbox"/>  <b>Green</b> <input type="checkbox"/>  <b>N/A</b> <input type="checkbox"/></p>	<p><b>Priority</b>  High <input type="checkbox"/>  Medium <input type="checkbox"/>  Low <input type="checkbox"/></p>
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**Farm Infrastructure Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Farm Infrastructure. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

<b>High Priority Farm Infrastructure Items to Continue</b>	
1	
2	
3	
<b>High Priority Farm Infrastructure Items to Re-evaluate</b>	
1	
2	
3	
<b>High Priority Farm Infrastructure Items to Change</b>	
1	
2	
3	

**Farm Infrastructure Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> <b>(Goals)</b>

Transfer your action plan items with respect to production economics to your Summary - Action Items on Page 72.

## 5. Financial Management

**How can you help your farm business be financially stable?**

***Why should you be concerned?***

Most farm business owners would agree that financial management is an important part of managing a business in a normal year; never mind, the financial uncertainty and many extraordinary costs imposed by the wildfires. Disasters like wildfires magnify the importance of having a good handle on your finances.

Many producers would also agree that the process of recording, gathering, and analysing their financial information is sometimes a tedious job that they at times even neglect. Financial decisions however, are much easier to make when you have information about the performance of your business. So even though it can seem to be an unproductive task when compared to a host of other pressing and urgent issues that require your attention, financial management is a critical component of your business.

If financial management is not your passion, then you should consider working with a financial advisor who is able to gather and organize your business information for you.

The financial management of a business has several components:

- Regular recording and monitoring financial transactions.
- Analysis of past and current performance.
- Forecasting future performance, including cash flow and debt service; and
- Setting and monitoring financial goals.

Financial management is important to other aspects of the

business as well. It allows you to establish a cost of production, which in turn helps you determine your marketing strategies. Financial management allows you to monitor debt service and to decide if a succession plan that includes working with additional family members is possible.

Financial management starts with the development of a suitable financial information system. This will allow you to analyze the information and establish financial goals, which are required to set future performance benchmarks.

Financial management is the backbone of any successful business. This section looks at a number of key areas that business owners must focus on:

- **Improving cash flow** – *the ability to pay your bills and living expenses.*
- **Increasing profitability** – *the ability of the business to generate a return after expenses.*
- **Taxation** – *businesses should strive to pay the optimum level of tax. (having to pay tax means that you are profitable, but minimizing the tax you must pay while being profitable means you retain more of that profit for the business and you.)*
- **Capital investment** – *businesses strive to allocate available capital to the best use.*
- **Records** – *without good records, analysis and financial goal setting is impossible.*
- **Risk management** – *identifying financial risks is the first step in managing them.*
- **Resources and skills** – *knowing your strengths and skills helps you manage the finances of the business. Understanding your weaknesses allows you to find alternatives.*

### ***What can you do?***

- Evaluate your current record keeping system. Determine what information you need to make good management decisions.
  - Determine what information you need to meet the requirement of the lending institutions.
  - Assess your skill level for analysis and if needed, get training or help from a trusted advisor.
  - Monitor your financial progress on a regular basis to determine if you are meeting your financial goals.
  - Establish a personal benchmark for the different enterprises within your farm operation, from which year to year performance can be reviewed.
  - Research if your product has a regular production/price cycle and where the industry is currently at in that cycle. This may affect your planning decisions.
  - Model your operation's sensitivity to interest rate increases and/or commodity price changes.
- In order to allow you time to repair your infrastructure or your pasture/ range to recuperate for a couple of growing seasons, explore options like:
    - Leasing pasture, or even a whole farm in unaffected area.
    - leasing your herd out to a producer in AB/SK or elsewhere in BC,
    - Having your animals custom fed.Whatever arrangements you are considering, know your costs and make sure you have written, legal agreements.
  - If salvage logging, what will the effects be on your income taxes? (consult your tax expert)

### ***Things to consider as a result of the wildfires:***

- Has your area been designated as a Prescribed Drought Area? (at the time of writing this publication the 2017 areas had not yet been designated) This designation triggers the Livestock Tax Deferral Provision, which may allow you to defer part of the income from selling down your breeding herd if you have sold at least 15% of your breeding herd. There are thresholds and limitations so See the AAFC and Revenue Canada websites for more information:  
<http://www.agr.gc.ca/eng/programs-and-services/list-of-programs-and-services/drought-watch/livestock-tax-deferral-provision/?id=1463574780220>

**Financial Management Assessment Questions**

***Financial Management Assessment***

1) Prior to the wildfires, was the farm as profitable as you expected or hoped for?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes. The farm business has been profitable every year and provides an increasing income for family members.</i>	<i>Not really. The farm business has been able to grow financially every year but has not met our expectations.</i>	<i>No.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Do you have a financial record keeping system?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>We maintain a detailed financial record keeping system. We are able to monitor the progress of the farm business at any time.</i>	<i>We enter our information into a record keeping system whenever we have time and take this information into the accountant at the end of the year.</i>	<i>No, our bookkeeping is sporadic and we have trouble paying bills on time.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Do you calculate your Unit Cost of Production annually?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we took the UCOP workshop and use our numbers well, OR Yes, we have always calculated our UCOP even before the workshops.</i>	<i>We know that we are profitable because we have to pay taxes, but we don't look that closely at the numbers.</i>	<i>We have no idea how to do it nor the time and interest to learn about it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Do you consider how your business activities such as expanding or downsizing could affect revenues and costs?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we consider our capacity to service debt or meet cash obligations and increases in costs.</i>	<i>We recognize revenues and costs might be impacted.</i>	<i>We have no idea, or don't consider how changes to our business will impact costs or revenues.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Do you consider tax implications when making decisions?

Green	Yellow	Red	Self Assessment	Priority
<i>We consult with our tax advisors on a regular basis and constantly revise our plan to minimize tax implications over time.</i>	<i>We recognize the importance of tax implications but only review them annually with our accountant.</i>	<i>No, we take our financial information into our accountant every year with instructions to do whatever is necessary to limit our tax.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Have you estimated what the wildfires have cost you so far, and projected your costs for next year?

Green	Yellow	Red	Self Assessment	Priority
<i>We have a solid estimate of what it has cost us to date and have projected our costs and revenues for next year.</i>	<i>We have pencilled out some rough estimates but we need to refine it</i>	<i>No, we will know more after tax time and have no idea how to project.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Financial Management Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Financial Management. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

<b>High Priority Financial Management Items to Continue</b>	
1	
2	
3	
<b>High Priority Financial Management Items to Re-evaluate</b>	
1	
2	
3	
<b>High Priority Financial Management Items to Change</b>	
1	
2	
3	

**Financial Management Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> (Goals)

Transfer your action plan items with respect to financial management to your Summary - Action Items on Page 73.

## 6. Production Considerations

Production is the economic engine of farms and ranches. Effectively managing a farm or ranch requires, among other things, an in-depth knowledge of the factors affecting production. Whether you are selling: calves or lambs, purebred stock, direct marketed meat, honey, fruits and vegetables, or something else, ideally you already have a good handle on your production indicators. If not, now is the time to get a good handle on those numbers in order to have a chance at staying in business. Production levels are closely tied with the overall economics of your operations, and generally make the difference between a profit or loss. Unfortunately wildfires can wreak havoc with your production numbers and subsequently the overall economics of your operation.

**In a normal year you should be concerned with how you can improve your production system and your cost of production. In order to recover from the wildfires you need to know what your production levels and cost of production were before. You need to know what they are now. Then you will need to make projections and decide if the current production model is working or needs to be changed. And finally you'll need to set targets for what production levels should be so that you can get back to business.**

Most producers keep some basic production records and many only have financial records because they have to in order to file their income taxes. Successful producers keep good records and know how to match the costs and revenues related to their production to calculate their cost of production and gain insights into their profitability. This skill can be learned but it

must be practised regularly. Using the BC Ministry of Agriculture's Beef Unit Cost Of Production (UCOP) Calculator can help standardize the process of gathering and calculating your numbers.

Production is a series of ongoing activities on the farm and there never seems to be enough time to get it all done. It is important that the production system be as organized and efficient as possible. An organized production system helps to:

- Create time to manage the other aspects of the business such as marketing, financial, human resources, business strategy, and structure.
- Create time for personal, family, and community activities.

**Areas that need some thought/research when contemplating production are:**

- Product or service quality.
- Production system.
- Benchmarking.
- Cost of production.
- Facilities and equipment.
- Transportation systems.
- Purchasing and supplier relationships.

**What should you do on a regular year?**

- Set production, service and quality goals.
- Have a record system that provides cost of production, yield and quality information in a timely manner.
- Identify the costs of production for the different enterprises within your operation
- If some enterprises in your farm operation are subsidizing

other enterprises, consider whether it is possible to purchase rather than produce these products.

- Compare your results to your past records and to industry benchmarks where available.
- Develop positive relationships with your suppliers so they can provide product information, production advice, training, market trend information and market referrals.

### **Extra actions to help with recovery**

- Use your historical and current numbers to help assess the severity of your impact.
- Model your production over the next few years to help determine potential revenues and expenses for planning purposes.

### **Fire impacts on livestock production**

In addition to direct livestock losses and injuries when livestock get trapped by wildfires there may be other impacts such as open females due to stress or separation from sires while they were in estrus. While the need to euthanize some animals may be readily apparent, veterinary advice can be valuable in deciding if any additional animals should be destroyed or culled.

- Pregnancy test, it is a valuable tool in managing your production costs and ensuring that only productive animals are consuming your feed.
- Discuss your vaccination and pest management regimes with your veterinarian. Stressed animals are also more susceptible to diseases

Nutrition is inextricably tied to livestock health and winter forage may be more expensive or in short supply.

- Feed analysis and ration balancing can help stretch your available feed stocks and ensure optimum nutrition for your herd

### **Fire Retardant & Livestock**

The fire retardants used on forest fires generally contain about 85% water, 10% fertilizer and 5% other ingredients including dye (iron oxide), thickeners (gum & clay), corrosion inhibitors, stabilizers, surfactants, and bactericides.

Extensive testing has determined the safety of the fire retardant; however, as livestock owners know it is best to keep livestock from consuming fertilizer so the following precautions are warranted:

- Check water supply and have the water tested if you have any doubts.
- Clean out any water troughs that may have been hit with retardant.
- Defer grazing until after rains or irrigation have flushed the retardant to the soil.
- If cattle must graze an area with retardant present ensure they have plenty of clean, fresh water and watch for signs of non-protein nitrogen toxicity (loss of appetite, change in behaviour, staggering or weakness). Given the dilution of the fertilizer the likelihood of cattle ingesting enough to exceed the threshold of 40% of their total nitrogen requirement is very small. Ensure that there are no other sources of non-protein nitrogen such as molasses and urea based lick blocks, or urea based protein supplements available.

For more information on fire retardant:

<https://385xpfxe1e13almu7u8sj31b-wpengine.netdna-ssl.com/wp-content/uploads/2015/03/Toxicological-and-Environmental-Safety-Q-A.pdf>

## Production Consideration Assessment Questions

### *Production Consideration Assessment*

1) Are you satisfied with your current levels and quality of production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, production meets the goals of our plan.</i>	<i>Some production levels are met and others are not.</i>	<i>No, we are not satisfied with the level and quality of production but are unsure how to deal with it.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Do you keep a record of your production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we keep complete production records.</i>	<i>We keep some production records but they are not complete.</i>	<i>No, we do not keep production records.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Do you set annual goals for the level and/or quality of production?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, we set annual production goals and targets.</i>	<i>Some production goals are set and others are not.</i>	<i>No, we do not set production goals.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Production Considerations

4) Have you assessed and estimated how the wildfires will affect your production this year?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we've accounted for lost and injured animals, and we know how much lighter are calves and crops are.</i>	<i>We are still tallying up the situation, but have a pretty good idea.</i>	<i>No, we do not know yet.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Have you assessed and estimated how the wildfires will affect your production next year?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know our normal death loss and have pregnancy tested so we know how many calves to expect and have made projections and plans.</i>	<i>We are going to pregnancy test so we have to wait before we can make projections and plans.</i>	<i>We do not plan to pregnancy test, that's like counting chickens before they've hatched!</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

6) Do you know your cost of production for each commodity/enterprise?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, input costs are directly tied to production records showing profit/loss for each commodity/enterprise.</i>	<i>Some specific production costs are known and others are based on entire operation. We do not know which commodities/enterprises have higher production costs.</i>	<i>No, we do not know our cost of production.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

## Production Considerations

7) Do you use the services of production advisors (i.e. suppliers, agrologists, veterinarians, B.C. Ministry of Agriculture)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we regularly use these services to improve farm operations and increase profitability.</i>	<i>Occasionally we use advisors but only when in crisis.</i>	<i>No, we do not use advisors.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

8) Are your production records designed to inform/improve your production management?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, production records are used to improve operations, for benchmarks, and to track both costs and sales figures.</i>	<i>Our records are vague but in some instances are used to improve production and profitability.</i>	<i>No, we do not keep production records.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

9) Do you have a plan for equipment and facilities replacements?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we have a plan for equipment and facilities maintenance, repair and replacement.</i>	<i>We try to extend lifespan as much as possible and replace when profitability is good.</i>	<i>We have no specific plan for repair and replacement.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

10) Do you have a quality assurance program (e.g. Verified Beef Production)? Do you meet the standards?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, all products have minimum standards that must be met. Inspections are completed regularly to ensure standards are being met.</i>	<i>Some quality and traceability standards exist but these are not always followed and checks are not routinely completed.</i>	<i>No, quality goals do not exist in our operation.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

11) Do you utilize new production technology demonstrated to be effective in your area?

Green	Yellow	Red	Self Assessment	Priority
<i>New technology is brought in only if it is proven to work; benefits outweigh the costs; supports goals and provides competitive advantages.</i>	<i>New technology has had mixed success.</i>	<i>Little or no success has been experienced with new technology in our operation.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**Production Considerations Assessment - High Priority Summary**

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Production Economics. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

High Priority Production Items to Continue	
1	
2	
3	
High Priority Production Items to Re-evaluate	
1	
2	
3	
High Priority Production Items to Change	
1	
2	
3	

**Production Considerations Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> <b>(Goals)</b>

Transfer your action plan items with respect to production considerations to your Summary - Action Items on Page 73.

## 7. Plans For The Future

As mentioned in the Introduction, an essential element of determining what you need to do next is, knowing where you want to be. Your desired destination helps determine whether you should go straight forward, turn right or left, or backtrack to a better route. In other words, your plans for the future of the farm or ranch can help you determine what actions you need to take now. Now that you have assessed the situation from the previous perspectives it is time to decide if where you thought you wanted to go is really where you want to go. If you decide on a change in destination, then you may need to go back and revisit some of the action items you have listed so far.

There are three leading questions depending on where you are in the family-business life cycle.

If succession to the next generation is not currently an issue, the question is:

### **Do you have at least a basic plan in place to ensure the ongoing operation of the farm business?**

If succession is not currently an issue but could be in the next five to 15 years, then in addition to above, the question is:

### **How do you keep succession in mind and ensure the business is in a position to deal with it in the future?**

If succession is currently an issue, in addition to the first question, the question is:

### **Do you have a plan in place to ensure the smooth transition of ownership and management to the next generation?**

#### ***Why should you be concerned?***

Every farm business and farm family is different and therefore, every succession plan is different. The concern is the effect of an event when there is no plan in place and the uncertainty created as to the future viability and continuity of the farm business. This will affect not only the farm business but also the family – both financially and emotionally.

Succession planning, in the pure sense of the words (i.e. planning how to transfer management, labour and ownership to the next generation), may not be appropriate for every farm business because of differences in where operations are at in the family-business cycle. For example, an operation just establishing itself is probably not considering succession. On the other hand, someone with young children is in a different situation and needs to think about different issues (i.e., the longer-term and what needs to be done today to be prepared in case a child wants to farm). Of course, other farm businesses need to think about succession planning now.

#### ***What can you do?***

The most important thing is to start the conversation. □

You should be thinking strategically about how to position the business for the future. Is there an obvious successor? Are they ready? Does your human resources plan include training and development so that they will be ready? How will you transfer labour, management and ownership? How will you treat the farming and non-farming children? Issues to discuss include planning for various contingencies like death, disability, divorce, disagreement and disaster.

If you don't have someone to take over the reins, an alternative to selling outright may be finding a new entrant

**PLANS FOR THE FUTURE**

who you can hire and train/mentor. Or they could lease to own (or some other arrangement) and you can mentor them. Just make sure the agreement is drawn up by a good lawyer to ensure that expectations are clear and there are remedies in place for non-performance.

This self-assessment will take you down the path that best fits your particular situation.

## Succession Planning Assessment Questions

### Succession Planning Assessment

1) Do you have a current will and power of attorney (updated every five years)?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, our Will and power of attorney documents are up-to-date.</i>	<i>We have recently updated one of either the Will or power of attorney documents or have at least put some thought into doing so.</i>	<i>No, neither our Will nor our power of attorney documents are up-to-date.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

Are you going to sell your farm or pass it onto the next generation?

#### I. Selling the farm

1) Do you have a plan to deal with the tax issues related to disposing of the farm assets?

Green	Yellow	Red	Self Assessment	Priority
<i>Yes, we know the tax rules surrounding the disposal of farm assets and have a plan in place to deal with this issue.</i>	<i>We are aware that if we dispose of our farm assets there will be income tax consequences; however, we do not have a plan to deal with this.</i>	<i>We are unaware of the tax issues related to the disposal of our farm assets and it is not a concern for us at this time.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

**II. Passing on the farm**

1) Does your business have a formal written succession plan for the business?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>Yes, our farm has a formal written succession plan addressing the transfer of management and ownership. This includes life cycle, family communication issues, successor selection and development.</i>	<i>We have started a succession discussion but there is not yet a written succession plan. We still have many questions.</i>	<i>We do not have a written succession plan.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

2) Do you have a plan to deal with the tax issues related to transferring farm assets to the next generation?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>We have developed a plan to deal with tax issues in consultation with a tax advisor.</i>	<i>We have a general awareness of some of the tax considerations relative to succession but a plan has not been put in place.</i>	<i>No, we don't know how taxes might affect farm transfer.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

3) Have you developed contingency plans for such things as death, divorce, disability, disagreement and disaster?

<b>Green</b>	<b>Yellow</b>	<b>Red</b>	<b>Self Assessment</b>	<b>Priority</b>
<i>We have discussed and know how we would deal with issues such as divorce, death, disability, disagreement and disaster.</i>	<i>We have developed contingency plans for some issues, such as death and disaster but some topics are too sensitive for us to discuss.</i>	<i>We deal with issues as they come up and don't have time to plan for events that may never happen.</i>	<b>Red</b> <input type="checkbox"/> <b>Yellow</b> <input type="checkbox"/> <b>Green</b> <input type="checkbox"/> <b>N/A</b> <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

4) Have you fully discussed with family members how farming and non-farming children will be treated fairly?

Green	Yellow	Red	Self Assessment	Priority
<i>We have fully discussed how the farming and non-farming children will be treated and have addressed the issues of how to achieve fair treatment for all children.</i>	<i>We have had some discussion of how the farming and non-farming children will be treated, but we aren't sure how we will achieve fair treatment for all children.</i>	<i>There has been no discussion of how farming and non-farming children will be fairly treated. Our children may be able to work this out on their own.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

5) Has your business been structured in such a way as to consider and facilitate succession?

Green	Yellow	Red	Self Assessment	Priority
<i>We have structured the business to consider and facilitate succession. All business owners have an understanding of how ownership is acquired and how new participants would gain ownership.</i>	<i>We have had some discussion around how the business structure would facilitate succession; however, there is no clear plan as to how this process would occur.</i>	<i>We haven't thought about business structure and don't know how we would even go about changing it.</i>	Red <input type="checkbox"/> Yellow <input type="checkbox"/> Green <input type="checkbox"/> N/A <input type="checkbox"/>	High <input type="checkbox"/> Medium <input type="checkbox"/> Low <input type="checkbox"/>

### Succession Planning Assessment - High Priority Summary

From your assessment, list the high priority items to continue, re-evaluate, or change for your farm with respect to Succession Planning. On the following page identify specific action goals to address these priority issues. At the end of the workbook you will use these action goals to develop an overall farm action plan.

High Priority Succession Planning Items to Continue	
1	
2	
3	
High Priority Succession Planning Items to Re-evaluate	
1	
2	
3	
High Priority Succession Planning Items to Change	
1	
2	
3	

**Succession Planning Assessment – Action Plan Items**

<b>Priority Description</b> (indicate whether a strength, caution or weakness)	<b>Action Statement</b> <b>(Goals)</b>

Transfer your action plan items with respect to succession planning to your Summary - Action Items on Page 73.



## GETTING TO THE FARM RECOVERY ACTION PLAN

Now that you have completed the self assessment questions, you will proceed through a few more steps before you develop your farm action plan.

1. Transfer the action items identified in each farm business management section to the Wildfire Recovery summary table.
2. Assess potential external opportunities and threats that may impact your farm you may consider as part of the planning process.
3. Determine your key personal and work goals.
4. Develop a Farm Action Plan.

### *Farm Recovery Plan Summary Instructions*

Your responses to each of the proceeding sections should now be carried forward to the **Farm Recovery Plan Summary – Action Items** on the following pages (see example page).

To complete the Farm Recovery Plan Summary:

1. Start with Human Resources, the first of the farm management areas within the self assessment. By referring back to this area, bring forward the high priority items that require your attention.
2. Identify what action statements or goals are most important for you to improve your farm business management practices in this area:
  - a. The action statements address areas requiring follow-up from your responses to the questions in each business section.
  - b. You do not need to create action statements or goals for high priority farm business management practices that you are already implementing.
  - c. You are not required to create action statements for all farm business management areas. You decide what areas you feel are important and require some action to support improvement.
3. Assign priorities for each action area (i.e. what is the level of urgency to complete that action – high, medium, or low).
4. You have now completed the summary for the Human Resources area. Continue with steps one through three for all the other farm business management areas.

**GETTING TO THE FARM RECOVER ACTION PLAN**

### ***Farm Recovery Plan Summary Instructions*** (CONTINUED)

5. Once you have summarized all seven farm management areas, proceed to looking at external opportunities and threats as well as developing key business and personal goals. Follow the instructions in each of these areas.
6. The final step in this process is to develop your Farm Action Plan.
7. A completed Farm Action Plan will provide you with a list of actions in order to recover from the wildfires and perhaps make other improvements to your farm business as well. It will also provide a good base if you want to apply to the Farm Business Advisory Services from the B.C. Ministry of Agriculture's Farm Business Recovery Services program for more one-on-one assistance.

**Farm Recovery Plan Summary- Action Items (Example)**

Farm Management Area	Priority description (indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
1) HUMAN RESOURCES	<i>Job descriptions lacking (weakness)</i>	<i>Create job descriptions for family members and hired positions before calving starts</i>	<i>medium</i>
2) HOME AND BASE OF OPERATIONS	<i>Danger trees near powerline and driveway (weakness)</i>	<i>Hire Joe to push them down with his dozer as soon as possible.</i>	<i>High</i>
3) INSURANCE AND FINANCIAL ASSISTANCE	<i>Inadequate documentation of damages (weakness)</i>	<i>Take pictures and notes for all fire-related damages before the snow comes.</i>	<i>High</i>
4) FARM INFRASTRUCTURES	<i>Corrals and chutes are burned and need replacing (weakness)</i>	<i>Make temporary arrangements for this fall. Investigate costs of wood versus metal chutes and corrals by Oct. 15<sup>th</sup>. Decide and install before they are needed again in the spring.</i>	<i>High</i>
5) FINANCIAL MANAGEMENT	<i>Enhance financial record keeping and analysis (caution)</i>	<i>Improve my knowledge of my financial records (attend seminar Jan 15<sup>th</sup>) and monitor business progress (ongoing - monthly)</i>	<i>Medium</i>

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

**Farm Recovery Plan Summary – Action Items**

Farm Management Area	Priority description (indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
1) HUMAN RESOURCES			
2) HOME AND BASE OF OPERATIONS			
3) INSURANCE AND FINANCIAL ASSISTANCE			
4) FARM INFRASTRUCTURES			

Farm Management Area	Priority description (indicate whether a strength, caution or weakness)	Action Statement (Goals)	Priority (High/Medium/Low)
5) FINANCIAL MANAGEMENT			
6) PRODUCTION CONSIDERATIONS			
7) PLANS FOR THE FUTURE			

## Identifying External Opportunities and Threats

### Opportunities to Capture

What changes or trends in the world outside of your farm do you see as providing the greatest opportunities for your farm's future over the next five to ten years? List these changes or trends and tell what opportunities they create for your farm.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Threats (Risks) to Avoid or Protect From

What changes or trends in the world outside of your farm do you see as providing the greatest potential threats for your farm's future over the next five to ten years? List these changes or trends and tell what threats they pose for your farm.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### **My Key Goals**

#### ***INSTRUCTIONS***

**Step 1** Describe where you want your farm to be in five to ten years' time. What type of farm business will it be? How big? Who will be involved in the farm and in what way?

**Step 2** Identify three to five Key Goals. What needs to be done to make this five to ten year future picture or vision of your farm a reality?

As you set your goals consider:

- Your High Priority Items to Continue, Items to Re-evaluate and Items to Change that you have identified.
- Personal and Family Goals.
- The Opportunities and Threats to the farm that you have identified.
- Growing Forward 2 cost-share opportunities.
- State your three to five Key Goals and how each supports where you want your farm to be in five to ten years' time.

**Step 3** Using the tick boxes provided, indicate if achieving this goal will (identify all appropriate):

- Build on business strengths;
- Turn Items to Change into strengths;
- Capture an opportunity; and
- Reduce or avoid a Threat (risk).

#### **Creating Action Plans to accomplish goals**

Once you have completed your top three to five Key Goals the final step is to complete an Action Plan for each. In the Action Plan your Key Goals will become more refined to include action steps needed to implement these goals.

### My Key Goals Example

Where do you want your farm to be in five to ten years from now? Describe below:

*Same size of operation unless great opportunity for expansion presents itself. Increase Jason and Susan's involvement in managing the farm operation. Increase profits by \$25,000. Develop Succession Plan.*

**MY KEY GOALS**

<b>What are the Key Goals needed to make your five to ten year picture or vision of your farm a reality? As you set your goals consider:</b>	Achieving this goal will help strengthen or address: (mark all that apply)
<ul style="list-style-type: none"> <li>• Your business and personal goals.</li> <li>• The Wildfire Recovery Summary Action Items you identified on pages 57 and 58.</li> <li>• The Opportunities and Threats to the farm that you have identified.</li> </ul> <p><b>State your Key Goal and how it supports where you want your farm to be in five to ten years' time.</b></p>	
<p>1. Increase Profits by \$25,000. This will help with family members' increasing salary needs and assist with debt payment capacity for future expansion or possible succession planning buyout of parents.</p>	<input checked="" type="checkbox"/> Strength <input checked="" type="checkbox"/> Opportunity <input type="checkbox"/> Weakness <input type="checkbox"/> Threat
<p>2. Improve cost of production records for each farm enterprise. This will help control costs and identify the areas where we make the most profits and identify ways to improve profit margins. Good way for Jason and Susan to learn more about running the farm business while using their computer skills.</p>	<input type="checkbox"/> Strength <input checked="" type="checkbox"/> Opportunity <input checked="" type="checkbox"/> Weakness <input type="checkbox"/> Threat
<p>3. Restructure debt to regain greater operating credit line. This will improve profitability by allowing more flexibility in purchases and more flexibility in marketing sales.</p>	<input type="checkbox"/> Strength <input type="checkbox"/> Opportunity <input checked="" type="checkbox"/> Weakness <input checked="" type="checkbox"/> Threat
<p>4. _____ _____</p>	<input type="checkbox"/> Strength <input type="checkbox"/> Opportunity <input type="checkbox"/> Weakness <input type="checkbox"/> Threat
<p>5. _____ _____</p>	<input type="checkbox"/> Strength <input type="checkbox"/> Opportunity <input type="checkbox"/> Weakness <input type="checkbox"/> Threat

Capacity to Implement: Next, as you develop your Action Plans to address these goals, consider if the farm has the following capacities to successfully implement these Key Goals. If not, then addressing these capacities might be action steps required to meet these goals.

**Knowledge and Skills / Resources including finances / Farm Team members committed to the Goal / Motivation / Is this the right time to pursue this goal?**

## My Key Goals

Where do you want your farm to be in five to ten years from now? Describe below:

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### MY KEY GOALS

**What are the Key Goals needed to make your five to ten year picture or vision of your farm a reality? As you set your goals consider:**

- Your business and personal goals.
- The Wildfire Recovery Summary Action Items you identified on pages 57 and 58.
- The Opportunities and Threats to the farm that you have identified.

**State your Key Goal and how it supports where you want your farm to be in five to ten years' time.**

1. \_\_\_\_\_  
 \_\_\_\_\_

Achieving this goal will help strengthen or address: (mark all that apply)

- Strength       Opportunity  
 Weakness       Threat

2. \_\_\_\_\_  
 \_\_\_\_\_

- Strength       Opportunity  
 Weakness       Threat

3. \_\_\_\_\_  
 \_\_\_\_\_

- Strength       Opportunity  
 Weakness       Threat

4. \_\_\_\_\_  
 \_\_\_\_\_

- Strength       Opportunity  
 Weakness       Threat

5. \_\_\_\_\_  
 \_\_\_\_\_

- Strength       Opportunity  
 Weakness       Threat

Capacity to Implement: Next, as you develop your Action Plans to address these goals, consider if the farm has the following capacities to successfully implement these Key Goals. If not, then addressing these capacities might be action steps required to meet these goals.

**Knowledge and Skills / Resources including finances / Farm Team members committed to the Goal / Motivation / Is this the right time to pursue this goal?**

### Farm Action Plan

#### Instructions

The Farm Action Plan is designed to prompt you to identify the most important farm business management issues on your farm (from the Wildfire Recovery Summary - Action Items worksheet on pages XX and XY) and set some goals for improvement in these areas. There are three main steps in transferring the items from your summary sheet to the Farm Action Plan:

1. Decide which are the most important items to you on your summary worksheet and transfer them to the farm action plan. The questions denoted as a weakness and high priority would likely take precedence over those considered a low priority and a strength or caution. However it is up to you to prioritize. The example below has chosen three. You can choose as many as you feel necessary.
2. For column three (Action Statement) add a statement explaining how you are going to address the issue. In the example below for priority two the action statement has been expanded from *improve my knowledge of farm financial reports* to *improve my knowledge of farm financial reports by taking a continuing education course*.
3. The Farm Action Plan also needs a planned completion date. Enter the planned completion date in column four and when you review your Farm Action Plan in the future the actual completion date can be filled in. If there are multiple operators on your farm also indicate who is responsible for each action.

## Summary, Goals and Action Plans

### Wildfire Recovery - Farm Action Plan (Example)

**Name:** John Smith

**Date:** January, 20XX

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action
1	Production Economics	Improve my record keeping system by ... implementing a tracking system.	March 20XX		
2	Financial Management	Improve my knowledge of my farm financial reports by taking a continuing education course.	November 20XX		
3	Human Resources	Get family members to write their job descriptions and create ones for hired positions.	February 20XX		



**Wildfire Recovery – Farm Action Plan**

**Name:** \_\_\_\_\_

**Producer Copy**

**Date:** \_\_\_\_\_

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action

**Wildfire Recovery – Farm Action Plan**

**Name:** \_\_\_\_\_

**Producer Copy**

**Date:** \_\_\_\_\_

Priority	Farm Management Area	Action Statement (Goals)	Planned Completion Date	Actual Completion Date	Responsible for Action

## APPENDIX B

### Resources

For Up to Date Links to further resources please go to:

<https://www2.gov.bc.ca/gov/content?id=ECABAE7598BA41C59C75D4312588F1BA>

OR search for it through the main Ministry of Agriculture website at:

<https://www2.gov.bc.ca/gov/content/industry/agriculture-seafood>

If you do not have online access please contact your nearest Ministry of Agriculture office to request hard copies.

**RESOURCES**





***“Good plans shape good decisions. That’s why planning helps to make elusive dreams come true.”***

Lester R. Bittel

The Nine Master Keys of Management