Discard old editions of this publication.

The information in this publication is general information only. Information on the programs and services listed is current as of the date of publication and subject to change. Always check the website listed for the most current information.

This publication was updated by Business Analysis and Resources Management Unit staff, Economic Development Division, Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA), Guelph.

Ordering Information:

• To obtain digital copies of OMAFRA publications, visit ontario.ca and search for the publication number and title.
• To obtain print copies of other OMAFRA publications, please order:
  ▪ online at ontario.ca/publications
  ▪ by phone through the ServiceOntario Contact Centre, Monday to Friday, 8:30 AM to 5:00 PM ET
    416-326-5300
  ▪ 1-800-668-9938, toll-free across Canada
  ▪ 1-800-268-7095 (TTY), toll-free across Ontario

The Agricultural Information Contact Centre (AICC) of the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) provides province-wide, toll-free technical and business information to commercial farms, agri-businesses and other rural businesses.

Phone:  1-877-424-1300
        1-855-696-2811 (TTY)
E-mail:  ag.info.omafra@ontario.ca

The OMAFRA website (ontario.ca/omafra) provides publications, factsheets and detailed technical information on crops, livestock, engineering, land use planning, environmental management, business management and economic development. Business management information can be found at ontario.ca/agbusiness.

OMAFRA’s Ag Business Update Electronic Newsletter is a monthly electronic newsletter that provides concise information about business programs, conferences, courses and publications. To subscribe, select the OMAFRA subscription options links on the OMAFRA website, which can be found through ontario.ca/agbusiness.

The Agriculture and Agri-Food Canada website (www.agr.gc.ca) lists federally administered programs.

Phone:  1-800-668-9938
Web:    ontario.ca/publications

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Field of young corn. Shutterstock.com

Back cover:
Onion harvester filling bins on a flatbed wagon. Shutterstock.com

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INTRODUCTION
The following is a summary of programs and services available to Ontario farmers, businesses and rural residents provided by the Ontario and/or Canadian governments. Producers should check with their commodity organizations for additional commodity-specific programs that may be available through the associations.

The information is current as of the publication date. However, programs and services are subject to frequent changes. To verify any of the program information, consult the contact listed for each program.

The programs in this publication are listed in the following sections:

Section 1: Business Risk Management Programs
Section 2: Canadian Agricultural Partnership (CAP) Programs
Section 3: Loan, Business Risk and Financial Assistance Programs
Section 4: Tax-Related Programs
Section 5: Business Advisory Assistance Programs
Section 6: Environmental and Conservation Programs
Section 7: Human Resources, Employment and Youth Programs
Section 8: Health Monitoring, Inspection and Diagnostic Programs
Section 9: Financial Protection and Compensation Programs
Section 10: COVID-19 Recovery
Section 11: Awards and Recognition

SECTION 1.
BUSINESS RISK MANAGEMENT PROGRAMS

Agrinvent
Agrinvent is a savings account for producers, supported by governments, which provides coverage for small income declines and allows for investments that help mitigate risks or improve market income. Agrinvent is delivered in Ontario by Agriculture and Agri-Food Canada.

Details
Starting with the 2013 program year, producers can deposit up to 100% of their Allowable Net Sales annually, with the first 1% matched by governments. The maximum Allowable Net Sales you can have in a year is $1 million. Based on this limit, the maximum matchable deposit you can make annually is $10,000. The minimum deposit you can make that will be matched with government contributions is $250. Agrinvent is cost-shared on a 60/40 basis between the federal and provincial/territorial governments.

Agriculture and Agri-Food Canada
Phone: 1-866-367-8506
613-773-2600 (TTY)
Fax: 1-877-949-4885
Web: www.agr.gc.ca/agriinvest

AgriStability
AgriStability protects producers from large declines in their farming income due to market conditions, production loss or increased costs of production.

Details
Allowable income and expenses for all commodities produced are used to calculate the margins, protecting the income of the whole farm.

The program compares the farm’s production margin (the current year’s net income) to its reference margin (the average of recent calculated production margins). If a farm’s production margin falls below 70% of the reference margin, an AgriStability payment is triggered. Coverages fees are equal to $315 per every $100,000 of reference margin.

Agricorp
1 Stone Rd. W.
P.O. Box 3660, Stn. Central Guelph, ON N1H 8M4
Phone: 1-888-247-4999
1-877-275-1380 (TTY)
Fax: 519-826-4118
E-mail: contact@agricorp.com
Web: www.agricorp.com
**Production Insurance**

Production Insurance covers production losses and yield reductions caused by insured perils.

**Details**

Depending on the plan, coverage is available on the basis of total yield, dollar value or acreage loss. Producers can choose the type and level of coverage that best meets their needs. A claim may be paid if an insured peril causes the yield to fall below the guaranteed production or threshold.

Commodities include forage, fresh vegetables, fruit, honey and bees, grains and oilseeds, processing vegetables, specialty crops and tobacco.

**Agricorp**

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)

Fax: 519-826-4118

E-mail: contact@agricorp.com
Web: www.agricorp.com

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**Risk Management Program**

Ontario’s Risk Management Program (RMP) helps producers manage risks beyond their control, such as fluctuating costs and market prices. The program is available for the following sectors: grains and oilseeds, cattle, hogs, sheep, veal and edible horticulture.

The RMP complements AgriStability and Production Insurance. AgriStability was designed to stabilize whole farm income, and Production Insurance was created to mitigate production loss.

Producers are no longer required to enroll in AgriStability to participate in the RMP.

**Details**

For the grains and oilseeds, and livestock plans, RMP works like insurance. Producers pay premiums based on their enrolled commodity and chosen coverage level. Payments are made if the commodity’s average market price falls below the support level (the cost of production, multiplied by the chosen coverage level of 80%, 90% or 100%).

Under the self-directed risk management (SDRM) plan for edible horticulture, producers can deposit funds into an SDRM account, and the deposit is matched by the government. The maximum contribution is based on the producer’s allowable net sales. Funds may be used to help mitigate risk associated with farm business.

**Agricorp**

1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4

Phone: 1-888-247-4999
1-877-275-1380 (TTY)

Fax: 519-826-4118

E-mail: contact@agricorp.com
Web: www.agricorp.com
SECTION 2. CANADIAN AGRICULTURAL PARTNERSHIP PROGRAMS

The Canadian Agricultural Partnership (the Partnership) is a five-year commitment by Canada’s federal, provincial and territorial governments that supports Canada’s agri-food and agri-products sectors.

The Partnership offers cost-share funding to support farmer, processor, other businesses, sector organizations and strategic partnerships in the following key priority areas, with Research and Innovation as a key focus across all programming:

• Economic development in the agri-food and agri-products sectors.
• Environmental stewardship to enhance water quality and soil health.
• The Partnership includes a targeted effort under environmental stewardship — the Lake Erie Agriculture Demonstrating Sustainability (LEADS) sub-program — that targets phosphorus reduction within Ontario’s Lake Erie watershed.
• Protection and assurance to reinforce the foundation for public trust in the sector through improved assurance systems in food safety and plant and animal health.

Biosecurity Workshop
The Biosecurity workshops are a good place to start addressing your on-farm biosecurity program. These are commodity-specific, one-day workshops, where a veterinarian or certified crop advisor will show you the benefits of having an on-farm biosecurity program, and identify key practices to help you enhance biosecurity measures on-farm.

Details
The workshop is open to new and established producers. Farm families and management teams are encouraged to attend the workshop together. Taking a workshop is a first step in creating a Biosecurity Plan for your operation and identifying gaps in your current practices that could be putting your farm at risk from pests and/or disease. After attending the workshop, you may wish to follow up with your local veterinarian or certified crop advisor to assist you in creating a dynamic and complete Biosecurity Plan for your farm.

Cost-share Funding for Farmers and Other Businesses
The Partnership provides cost-share funding support to farmers and other businesses (plant health). Funding is available for key priority areas, which include: research and innovation, economic development, environmental stewardship and protection and assurance.

Intake Timing
For information on specific intake times, refer to the OMAFRA website.

Application Information
The Ontario Soil and Crop Improvement Association (OSCIA) administers cost-share funding to farmers and other businesses (plant health).

Program details, including how to apply, program guides, and application forms can be found on the OSCIA website.

All businesses must complete the program enrolment form before applying for cost-share funding.

Cost-share Funding to Support Managed Bee Health
The Honey Bee Health Management is a targeted application intake offered under the Partnership to help operational improvements for the purpose of reducing biosecurity risks, overwinter loss and to manage or prevent the introduction and spread of honey bee pests and disease.

Intake Timing
For information on specific intake times, refer to the OMAFRA website.

Application Information
The Ontario Soil and Crop Improvement Association (OSCIA) administers cost-share funding for Honey Bee Health Management.

Program details, including how to apply, program guides and application forms can be found on the OSCIA website.

All businesses must complete the program enrolment form before applying for cost-share funding.
Environmental Farm Plan
The Environmental Farm Plan (EFP) is an assessment voluntarily prepared by farm families to increase their environmental awareness in up to 23 different areas on their farm. Through the EFP process, farmers highlight their farm’s environmental strengths, identify areas of environmental concern and set realistic action plans with timetables to improve environmental conditions. The EFP can then be used in conjunction with cost-share programs to begin implementing their action plans.

Details
The idea for the EFP originated from the Ontario farm community. Farmers were involved in every stage of developing the original EFP through the Ontario Farm Environmental Coalition. The program continues to be delivered to the farm community by the Ontario Soil and Crop Improvement Association (OSCIA) through funding provided by the Canadian Agricultural Partnership (the Partnership). The Ontario Farm Environmental Coalition was led by agricultural organizations including: Ontario Federation of Agriculture, Christian Farmers Federation of Ontario, and Farm and Food Care Ontario.

Ontario Soil and Crop Improvement Association
Phone: 519-826-4212
E-mail: oscia@ontariosoilcrop.org
Web: www.ontariosoilcrop.org/contact-us/

CAP Workshops, Assessments and Funding Assistance Programs
Free, ministry-developed workshops and self-assessments are available to help clients prepare assessments and develop an action plan that will better position them to apply for CAP funding assistance.

To be eligible for CAP, farmers need a valid Premises Identification Number. Register online at www.ontarioppr.com or call 1-855-697-7743.

Growing Your Farm Profits Workshop
This free 2-day workshop is designed to provide the tools needed to assess a farm business. It helps producers:

• review current farm management practices, systems, processes, knowledge and skills
• understand how planning provides a framework for effective decision-making
• set goals and priorities for their future
• identify resources to help meet their business goals
• build on business strengths
• develop a smart action plan that leads to improved farm management and profitability

Details
Workshops are free. Previously delivered both online and in-person, they are currently offered strictly online during COVID-19. Ontario farm business owners, decision makers, farm family members and farm management teams are encouraged to attend.

Grow Your Farm Profits (GYFP) is also available on demand through the Agriculture and Food Education Online Learning System www.agandfoodeducation.ca.

The online version of the GYFP farm self-assessment tool www.farmbusinessassessment.com/.

Ontario Soil and Crop Improvement Association
1 Stone Rd. W.
Guelph, ON N1G4Y2
Phone: 1-800-265-9751
Fax: 519-826-4224
E-mail: oscia@ontariosoilcrop.org
Place to Grow: Agri-food Innovation Initiative

The Place to Grow: Agri-Food Innovation Initiative offered through the Partnership provides cost-share funding opportunities to agriculture and food-value chain partners, which encourages greater collaboration to identify opportunities and address challenges in the sector.

This initiative is made up of two separate streams of programming:

- **Funding for Sectors** — supports agriculture and food value chain partners by offering cost-share funding opportunities to address identified industry priorities and outcomes for Ontario under Economic Development, Environmental Stewardship and Protection and Assurance.
- **Strategic Solutions** — focuses on bold, innovative and collaborative projects proposed by industry partners to drive priority outcomes that have been identified under the Place to Grow program.

**Intake Timing**

For information on specific intake times, refer to the OMAFRA website.

**Application Information**

The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) administers cost-share funding for the Place to Grow program.

Program inquiries can be directed to the Agriculture Information Contact Centre at: 1-877-424-1300.

**Special Provision — Financial Difficulties**

Under the Partnership, Ontario producers who are experiencing financial difficulty may qualify to access advisory services to complete a Farm Financial Assessment at no cost. The Farm Financial Assessment provides a review of the farm business’s past financial performance, provides an analysis of the current business climate, develops objectives and identifies options to meet profitability and sustainability goals. Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) staff will determine a farm business’s eligibility under this financial difficulty provision on a case-by-case basis. For more information, contact the AICC at 1-877-424-1300.

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**SECTION 3. LOAN, BUSINESS RISK AND FINANCIAL ASSISTANCE PROGRAMS**

**Advance Payments Program**

Producers can receive a cash advance on up to 50% of the expected average market price of the agricultural product or commodity. The Advance Payments Program (APP) provides financing for various crops and livestock.

Producers must be enrolled in either Production Insurance or AgriStability to apply to the program, unless the crop is stored. Farm-fed crops (crops that are raised on the farm that are used to feed livestock that is raised on-farm) are not eligible.

**Details**

Producers can access up to $1,000,000 per program year in advances based on the value of their agricultural product, with the Government of Canada paying the interest on the first $100,000. There are preferential interest rates on advance amounts over $100,000.

Cash advances are repaid as the agricultural product is sold or when producers are entitled to a payment under Production Insurance or AgriStability (as applicable). For crops in storage, up to 18 months are available to fully repay the advance for most commodities (up to 24 months for cattle and bison).

Livestock advances (loans) are based on the number of animals currently on the farm multiplied by a set dollar amount per animal. Livestock producers are not limited by the value of their AgriStability reference margin for the amount of their advance.

Contact the Agricultural Credit Corporation for the most up-to-date information on eligible farm products. Applications are available through the Agricultural Credit Corporation office or website.

**Agricultural Credit Corporation**

660 Speedvale Ave. W., Suite 201

Guelph, ON N1K 1E5

Phone: 1-888-278-8807

519-766-0544

Fax: 519-766-1845

E-mail: generalinquiries@agcreditcorp.ca

Web: www.agcreditcorp.ca
The **Canadian Agricultural Loans Act**

The Canadian Agricultural Loans Act (CALA) is a loan guarantee program designed to increase the availability of loans to farmers and agricultural co-operatives.

**Who can apply?**
- existing farmers
- new farmers who have been farming for less than 6 years
- farmers taking over the family farm
- part-time farmers
- agricultural co-operatives with a majority (more than 50%) farmer membership

**What is eligible?**
Loans can be made for the following, provided the purchases are used in the applicant’s farming operation:
- equipment
- building/construction
- land
- livestock
- shares for inter-generational farm transfers

All eligible costs under CALA can be found on the Agriculture and Agri-food Canada website.

**Where to apply?**
The following financial institutions offer loans under CALA:
- chartered banks
- credit unions
- any other organization designated by the Minister

**Loan amount**
The maximum loan is:
- $500,000 for the purchase of land and the construction or improvement of buildings
- $350,000 for all other loan purposes, including consolidation/refinancing

The maximum aggregate loan limit for individual borrowers is $500,000. For agricultural cooperatives, the maximum aggregate loan limit is $3 million, with the minister’s approval.

**Fees**
The farmer must pay a fee to have the loan registered and guaranteed under CALA. This fee is 0.85% of the amount. The lender may also charge an administration fee of 0.25% (for loans up to $250,000) of the loan amount, up to a maximum of $250. For loans over $250,000, the fee is capped at 0.1% of the loan amount.

**Maximum repayment terms**
- loans on land purchases: 15 years (Lenders may amortize loans for longer than 15 years, provided a balloon payment is scheduled for the loan at the end of the 15-year period. The remaining amount could then be refinanced under CALA for a further 10 years.
- other loans: 10 years

**Interest rates**
Floating-rate interest is set at the lender’s prime rate plus a maximum of 1%.

Interest paid on a fixed-term rate is set at the lender’s residential mortgage rate plus a maximum of 1%.

**CALA Administration Office**
Financial Guarantee Programs Division Agriculture and Agri-Food Canada
1341 Baseline Rd.
Tower 7
Ottawa, ON K1A 0C5

Phone: 1-866-367-8506
Fax: 613-773-2020
E-mail: fgp-pgf@agr.gc.ca
Web: www.agr.gc.ca/cala
Commodity Loan Guarantee Program
The Commodity Loan Guarantee Program (CLGP) supports farmers by providing access to short-term operating loans for the purchase of crop input supplies, such as seed, fertilizer and pesticides.

Details
It is administered on behalf of the Ministry by the Agricultural Credit Corporation (ACC); a private sector, not-for-profit financial institution comprised of various producer associations and marketing boards. Under the CLGP, qualifying farmers can borrow up to $750,000.

Agricultural Credit Corporation
Phone: 1-888-278-8807
E-mail: generalinquiries@agcreditcorp.ca
Web: www.agcreditcorp.ca/loan-programs/commodity-loan-program-clp/

Community Futures Development Corporation
Community Futures Development Corporation (CFDC) is a network of not-for-profit organizations, supported by Feddev Ontario for Southern Ontario and Fednor for Northern Ontario, which provides loans and advice for rural businesses in Ontario.

Details
Some of the programs they offer help with:
- research project planning and research activities
- strategic planning and visioning
- facilitation (developing a vision, goals, objectives and timelines)
- research to secure funding and proposal writing
- other financing and advisory needs

Community Futures Ontario
Phone: 519-633-2326
E-mail: info@cfontario.ca
Web: www.cfontario.ca

Agricultural Drainage Infrastructure Program
The Drainage Act provides property owners with a means to resolve communal drainage problems.

Any landowner or group of landowners can petition their local municipality to solve their drainage problem. When council accepts this petition, the municipality hires an engineer to investigate and report on the specifics of the drainage system design and how the cost should be distributed among the landowners. All involved landowners can appeal the municipality’s conclusions.

Details
Once the systems are constructed, the local municipality is also responsible for maintaining and repairing these drainage systems at the expense of the property owners. To initiate maintenance or repair, contact the local drainage superintendent.

For properties assessed at the Farm Property Class Tax rate, the province provides a grant covering a portion of the costs. The municipality collects the grants collectively on behalf of all eligible owners. In southern Ontario, the grant rate is one-third of the assessment of drainage costs. In northern Ontario, it is two-thirds.

Ontario Ministry of Agriculture, Food and Rural Affairs Environmental Management Branch
1 Stone Rd. W.
Guelph, ON N1G 4Y2
Phone: 1-877-424-1300
E-mail: ag.info.omafra@ontario.ca
Web: ontario.ca/drainage

Farm Credit Canada
Farm Credit Canada (FCC) is a financially self-sustaining federal Crown corporation reporting to Canadians and Parliament through the Minister of Agriculture and Agri-food. It provides financing, knowledge and software to over 100,000 clients.

Details
FCC has several different products at a farmer’s disposal, from new farmers to lines of credit, to equipment financing and accounting software. See what else FCC has to offer by visiting their website.

Phone: 1-306-780-8900
E-mail: csc@fcc-fac.ca
Web: www.fcc-fac.ca/en.html
Ontario Beef Breeder Co-operative Program
The Ontario Beef Breeder Co-operative Program provides loans to Ontario cow/calf producers to expand their beef herds.

The program, which is structured like the feeder finance program, allows producer co-ops to obtain credit from lenders and then extend financing to eligible Ontario producers.

The program applies to breeding cows of commercial breeding value intended for beef production.

**Eligibility**
- Members must pay an annual fee to the co-operative.
- Members deposit 15% of their own funds into an assurance account before receiving a loan.
- The maximum loan amount per member ranges from $50,000 to $150,000.
- If the producer has owned and calved out fewer than 20 cows in the previous year, the maximum loan for the first year is $25,000.
- The loan must be repaid within 5 years of each purchase order.

Beef Farmers of Ontario
130 Malcolm Rd.
Guelph, ON N1K 1B1
Phone: 519-824-0334
E-mail: info@ontariobeef.com
Web: www.ontariobeef.com

Ontario Feeder Cattle Loan Guarantee Program
The Ontario Feeder Cattle Loan Guarantee Program provides a loan guarantee to incorporated feeder cattle co-operatives in Ontario. The co-operatives then provide financing to their members to purchase cattle for feeding.

**Eligibility**
Members must deposit 5% of the amount of their purchase order into the co-operative’s assurance account.

The maximum loan amount is $500,000 for a member who has fed at least 100 head of cattle in the previous 12 months or participated in the Program in the previous Program Year.

The maximum loan amount is $100,000 for a member who does not meet the minimum requirements mentioned above of 100 head of cattle.

Members must pay an annual fee to the co-operative.

The loans may be split up to four ways.

The loan must be repaid within 12 months.

Beef Farmers of Ontario
130 Malcolm Rd.
Guelph, ON N1K 1B1
Phone: 519-824-0334
E-mail: info@ontariobeef.com
Web: www.ontariobeef.com
**Tile Loan Program**
The Tile Loan Program allows agricultural property owners to access loans to finance tile drainage projects on their agricultural land. The program is a partnership between municipalities and the province.

**Details**
- A tile loan application form must be signed and submitted by the individual(s) or company that owns the agricultural land being drained.
- Applications must be submitted to the local municipal office.
- The loan interest rate is calculated annually and fixed over the 10-year term of the loan.
- An applicant can receive a loan for up to 75% of the cost of the tile drainage work. Once the loan is approved by municipal council, the landowner arranges to have tile drainage installed by a licensed contractor.
- The municipality must inspect the property to ensure that the work has been completed.
- Annual repayments are collected like property taxes.
- An applicant can repay a loan at any time without penalty.

Application forms are available from the municipality or online [www.omafra.gov.on.ca/english/landuse/drain-form.htm#public](http://www.omafra.gov.on.ca/english/landuse/drain-form.htm#public).

**Ontario Ministry of Agriculture, Food and Rural Affairs**
Environmental Management Branch
1 Stone Rd. W.
Guelph ON N1G 4Y2
Phone: 1-877-424-1300
E-mail: ag.info.omafra@ontario.ca
Web: [ontario.ca/drainage](http://ontario.ca/drainage)

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**SECTION 4. TAX-RELATED PROGRAMS**

**Conservation Land Tax Incentive Program**
The Conservation Land Tax Incentive Program (CLTIP) is designed to recognize, encourage and support long-term private stewardship of Ontario’s provincially significant conservation lands. It does this by providing property tax relief to landowners who agree to protect the natural heritage values of their property.

Each spring, before the new tax year begins, CLTIP mails applications to owners of eligible land identified by the Ministry of Natural Resources and Forestry (MNRF). Owners wishing to participate should complete and return the application.

**Details**
Eligible lands placed under CLTIP may qualify for a 100% property tax exemption. Eligible land includes:
- provincially significant wetlands
- provincially significant areas of natural and scientific interest (ANSI)
- areas designated as an escarpment natural area in the Niagara Escarpment Plan
- the habitat of endangered species
- community conservation lands (land donated to charitable conservation organizations)

For more details on how to apply and intake timing, visit the [MNRF website](http://ontario.ca/environment-and-energy/conservation-land-tax-incentive-program).

**Ontario Ministry of Natural Resources and Forestry (MNRF)**
Phone: 1-800-268-8959
E-mail: cltip@ontario.ca
Ecological Gifts Program
Canada’s Ecological Gifts Program (EGP) provides a way for Canadians who own ecologically sensitive land to protect nature and leave a legacy for future generations. Made possible by the provisions of Canada’s Income Tax Act, the program offers significant tax benefits to landowners who donate land — or a partial interest or right in land, such as conservation easements — to a qualified recipient. In many scenarios, the landowner can continue to hold title and/or live on the land.

Details
For an ecological gift, none of the capital gain realized on the disposition is taxable.

There is no limit to the total value of the ecological gifts eligible for the deduction or credit in a given year.

The donation value is certified by the Ministry of the Environment.

It is possible to have the gift value determined before the gift is made.

Recipients are subject to a tax for any unauthorized changes in the use or disposition of ecological gifts.

For more information on the tax benefits of the EGP, refer to the Government of Canada website.

Environment Canada
Ontario Region
4905 Dufferin St.
Toronto, ON M3H 5T4
Phone: 416-739-4362
Fax: 416-739-5845
E-mail: ec.pde-egp.ec@canada.ca

Farm Business Registration Program
All farm businesses in Ontario that gross $7,000 or more in annual farm income are required to register their farm business under the Farm Registration and Farm Organizations Funding Act.

There are four distinct benefits for producers who register:

• They may qualify for the Farm Property Class tax rate, reducing the tax on their agricultural land to 25% of the municipal residential rate.
• They can obtain a membership in one of three accredited farm organizations (AFOs).
• They may qualify to obtain Farm Plates for farm vehicles.
• They may qualify for other programs offered by OMAFRA.

Details
Producers will receive an invoice from Agricorp annually as they are required to renew their Farm Business Registration (FBR) number every year and complete a registration form providing basic business information every 5 years. A separate registration is required for each farm business.

To see important deadlines for the FBR Program, refer to the Agricorp website.

Agricorp
P.O. Box 4398 Station A
Toronto, ON M5W 5Y3
Phone: 1-866-327-3678
Fax: 519-826-4118
E-mail: fbr@agricorp.com
Web: www.farmbusreg.com
Farm Property Class Tax Rate Program
The Farm Property Class Tax Rate program enables eligible farm properties to be taxed at 25% of the municipal residential rate. The farm residence and 1 acre of land surrounding it are taxed as part of the residential class.

A multi-year Farm Property Class Tax Rate program application is used to determine the eligibility for the Farm Property Class Tax Rate for the current and subsequent years.

Property owners are required to notify the program of any changes that could affect their property’s eligibility.

Details
To be eligible for the reduced rate, an application to the program must be filed showing that the applicant:

• is using the property as a farming business
• has gross farm income of $7,000 or more
• has a valid Farm Business Registration number

Exceptions to the $7,000 threshold can be made for new farming operations.

Ontario Ministry of Agriculture, Food and Rural Affairs
1 Stone Rd. W., 4th Floor
Guelph, ON N16 4Y2
Phone: 1-877-424-1300
E-mail: farmtax.omafra@ontario.ca
Web: ontario.ca/farmtax

Harmonized Sales Tax
The Harmonized Sales Tax (HST) came into effect in Ontario on July 1, 2010. The 13% HST combines the previous 5% Goods and Services Tax (GST) with the 8% Provincial Sales Tax (PST).

It is applied to most purchases and transactions. The Canada Revenue Agency administers the HST. No extra paperwork is required, since the HST remittance form includes a section for deducting input tax credits.

Details
Farmers may be eligible for input tax credits. This means the amount of HST a farmer owes may be reduced by the amount of HST he or she spends on business-related items such as pick-up trucks, computers and freezers.

Many farms may be eligible for a small business transition credit of up to $1,000.

Canada Revenue Agency
Phone: 1-800-959-8287 (technical enquiries)
1-800-959-5525 (general enquiries)
Web: www.cra-arc.gc.ca

Managed Forest Tax Incentive Program
The Managed Forest Tax Incentive Program (MFTIP) is a voluntary program that is available to landowners who are committed to responsible stewardship. The program is administered by the Ministry of Natural Resources and Forestry (MNRF).

Under the MFTIP, eligible lands are reassessed and classified as managed forests and taxed at 25% of the municipal tax rate set for residential properties.

Residences, landscaped areas and land used for residential or other purposes are not eligible under the program.

Details
To participate in the MFTIP, landowners must:

• prepare and follow a 10-year Managed Forest Plan describing the planned activities for managing your forest property responsibility
• have the plan approved by a certified managed forest plan approver of their choice from an MNRF list of designated approvers
• submit a 5-year progress report and update your management plan every 10 years you stay in the program

Eligibility
To be eligible you must:

• own 4 hectares (9.88 acres) or more of forested land on a single property in Ontario on one municipal roll number
• be a Canadian citizen or permanent resident
• be a Canadian corporation partnership
• be a trust or conservation authority
• have a minimum number of trees on each hectare (acre) of forest you own

For more information, contact the MNRF.

Ontario Ministry of Natural Resources and Forestry
Managed Forest Tax Incentive Program
300 Water St., 5th Floor South
P.O. Box 7000 Peterborough, ON K9J 8M5
Phone: 1-855-866-3847
E-mail: MFTIP@ontario.ca
Web: ontario.ca/MFTIP
Canadian Agricultural Partnership — Workshops

Growing Your Farm Profits
Growing Your Farm Profits (GYFP) is the place to start improving your business by combining self-assessment and action plan development with a range of cost-share funding through the Canadian Agricultural Partnership (CAP).

Other workshops:
• Biosecurity Workshop
• Environmental Farm Plan

For details on these programs, see Section 2.

Managing Your Business
This page contains many publications to help your business start, maintain, grow and succeed in your business endeavours. There are several pages, each containing factsheets that have information that you may find helpful. The different categories are:

• Managing Your Business — Business Strategy
• Managing Your Business — Business Structure and Agreements
• Managing Your Business — Production Economics
• Managing Your Business — Marketing
• Managing Your Business — Financial Management
• Managing Your Business — Human Resources
• Managing Your Business — Succession Planning

This page contains Publication 70, Farm Succession Planning Guide, so well as how to structure, plan and tax an agricultural producer when the firm is moved to the next generation. There are some helpful do’s and don’ts and checklists of what to do.

Web: www.omafra.gov.on.ca/english/busdev/agbusdev.html

Farm Debt Mediation Service
Pursuant to the federal Farm Debt Mediation Act and Regulations, the Farm Debt Mediation Service provides insolvent farmers and their creditors with professional mediation services to help them arrive at a mutually satisfactory arrangement.

The service is a confidential and free alternative to the often costly, public and drawn-out process of resolving insolvency disputes in the courts.

The program offers insolvent farmers financial review and mediation services as well as a stay of proceedings. This may prevent creditors who have not initiated proceedings against the farmer from taking any legal measures to seize assets. The stay of up to 120 days can give farmers the opportunity to restructure and/or renegotiate their obligations.

Details
Those eligible include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons engaged in farming for commercial purposes.

To be considered insolvent, applicants must meet one of the following criteria:

• be unable to meet their financial obligations as they generally come due
• have stopped paying their current financial obligations as they generally become due
• own property that would be valued at less than the total of all their financial obligations

Agriculture and Agri-food Canada
Phone: 1-866-452-5556 (toll-free)
613-773-0878 (Ontario)
418-649-8142 (Atlantic and Quebec)
613-773-2600 (TDD/TTY)
Fax: 506-452-4975
E-mail: aaic.fdmseest-smmeaest.aac@canada.ca
Publication 61, *Starting a Farm in Ontario*
Whether you are the next generation intending to take over the family farm, a recent university graduate, someone new to the country or an individual embarking on a new career, *Starting a Farm in Ontario* contains something for you.

**Details**
*Starting a Farm in Ontario* is a concise resource to help you decide whether to start a farm. It provides insight on things to consider before investing in a property. It provides an overview of common farm practices and provides important information and resources to help with your farm business.

**ServiceOntario**
Phone: 416-326-5300

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Starting a Farm in Ontario — Business Information Bundle for New Farmers
Whether you currently own farmland or are looking to purchase, rent or lease acreage, starting a new farm business requires planning. The Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) has numerous resources gathered in this one location for your convenience.

**Details**
In this bundle, there are numerous resources for new farmers. There are guides on business structures, information on business plans, ways to sell your products and much more. There is plenty to learn about the agriculture sector when starting out, but the information housed in this bundle can get you started.

**OMAFRA**
Phone: 1-877-424-1300
Web: [www.omafra.gov.on.ca/english/busdev/newentrant/newent.htm](http://www.omafra.gov.on.ca/english/busdev/newentrant/newent.htm)

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SECTION 6. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Conservation Authority Funding Programs
Conservation authorities are local watershed management agencies. They deliver services and programs that ensure conservation, restoration and responsible management of Ontario’s water, land and natural habitats through programs that balance human, environmental and economic needs.

Many conservation authorities offer funding and technical assistance to farmers who adopt best management practices related to water quality, nutrient management, fish and wildlife habitat, and woodlot management.

**Details**
Check with your local conservation authority about eligibility and funding parameters.

**Conservation Ontario**
P.O. Box 11, 120 Bayview Parkway
Newmarket, ON L3Y 4W3
Phone: 905-895-0716
Fax: 905-895-0751
E-mail: info@conservationontario.ca
Web: [www.conservationontario.ca](http://www.conservationontario.ca)

Environmental Farm Plan
The Environmental Farm Plan (EFP) is an assessment voluntarily prepared by farm families to increase their environmental awareness in up to 23 different areas on their farm. For more information, go to Section 2.
Ontario Pesticide Education Program
The Ontario Pesticide Education Program (OPEP) provides pesticide safety and application training to Ontario farmers and pesticide vendors. To purchase and apply Class 2 or 3 pesticides on their farm, farmers must meet one of the following criteria:

- be certified through OPEP’s Grower Pesticide Safety Course
- hire a licensed exterminator
- be a licensed exterminator

Details
The program involves two courses: the Pesticide Vendor Certification Course (PVCC) and the Grower Pesticide Safety Course (GPSC).

A farmer can become certified for the first time by attending a 1-day course and passing the certification exam.

University of Guelph Ridgetown Campus
120 Main St. E.
Ridgetown, ON N0P 2C0
Phone: 1-800-652-8573 (Ontario only)
519-674-2230
Fax: 519-674-1589
E-mail: rcopep@uoguelph.ca
Web: www.opep.ca

SECTION 7.
HUMAN RESOURCES, EMPLOYMENT AND YOUTH PROGRAMS

4-H Ontario
The vision of the 4-H Ontario program is “to share the value of a clear Head, loyal Heart, serving Hands and better Health with youth, volunteers and communities across Ontario.”

Through 4-H Ontario, members aged 6–21 and volunteer leaders come together to create a 4-H Club and learn about a selected topic through hands-on activities and mentorship. Members look to the 4-H motto and take a “Learn to Do by Doing” approach in all they do. Dedicated volunteers work with members to develop leadership and life skills that equip them with tools to reach their full potential and become conscious and contributing citizens.

Details
4-H activities and clubs are structured in a manner that develops leadership skills — including public speaking, communication, decision-making, parliamentary procedure, meeting management and networking — while educating members about the topic at hand.

Both 4-H members and volunteers have access to many exciting club projects; regional, provincial, interprovincial, national and international exchanges; scholarships; conferences; camps and volunteer training.

4-H Ontario
P.O. Box 212, 111 Main St. N.
Rockwood, ON N0B 2K0
Phone: 1-877-410-6748
519-856-0992
Fax: 519-856-0515
E-mail: inquiries@4-hontario.ca
Web: www.4-hontario.ca
Established in 1984, the Advanced Agricultural Leadership Program (AALP) is a 18-month experiential executive-level leadership program for those who want to make a difference in rural communities across Ontario. It is designed for people who want to broaden their personal horizons and expand their networks to help shape the future of the agriculture and food sectors in Ontario.

Details
The program is for those actively involved in Ontario’s agriculture and food industry who have demonstrated leadership qualities and an interest in community activities.

Participants include:
- primary producers
- owners and employees of agriculture and rural-related businesses, food retailers, processors and organizations
- representatives from government agencies committed to Ontario’s agriculture and food industry

Advanced Agricultural Leadership Program
c/o Rural Ontario Institute
7382 Wellington Road 30 RR5
Guelph, ON N1H 6J2
Phone: 519-826-4204
E-mail: info@ruralontarioinstitute.ca
Web: www.ruralontarioinstitute.ca/aalp/

AgScape (Ontario Agri-Food Education)
Ontario Agri-Food Education Inc. is a registered charity created in 1991 with the mission of building awareness and understanding of the importance of agriculture and food systems.

Details
- distributes agri-food educational resources
- develops curriculum-based resources that articulate a clear agri-food message
- provides professional development services for Ontario educators

Ontario Agri-Food Education Inc.
8560 Tremaine Rd.
P.O. Box 460
Milton, ON L9T 4Z1
Phone: 905-878-1510
Fax: 905-878-0342
E-mail: info@oafe.org
Web: www.agscape.ca
Twitter: @agscapeon
Facebook: facebook.com/agscapeon

Apprenticeship Programs
An apprenticeship is an on-the-job training program for people who want to work in a skilled trade or occupation and learn new skills from skilled journeypersons.

Apprentices are paid while gaining work experience, and their wages increase with their level of skill.

Employers provide about 90% of apprenticeship training in the workplace, and the remainder involves classroom instruction at a local community college.

Details
The apprenticeships related to agriculture are:
- dairy herdsperson
- horse groom
- swine herdsperson
- fruit grower
- equipment technician
- horticultural technician
- horse harness maker

The length of the apprenticeship and duties vary according to trade.

Ontario Ministry of Labour, Training and Skills Development
14th Floor, Mowat Block 900 Bay St.
Toronto, ON M7A 1L2
Phone: 1-800-387-5656
1-866-533-6339 (TTY)
E-mail: contactEO@ontario.ca
Web: ontario.ca/employmentontario

Canada Ontario Jobs Grant — Employment Ontario
Funding provided by the Government of Canada through the Canada Job Grant provides up to $10,000 in government support per person for training costs.

Web: www.tcu.gov.on.ca/eng/eopg/cojg/
Canada Summer Jobs Program
Canada Summer Jobs is an initiative of the Youth Employment and Skills Strategy, which aims to provide flexible and holistic services to help all young Canadians develop the skills and gain paid work experience to successfully transition into the labour market.

Details
The program provides wage subsidies to employers from not-for-profit organizations, the public sector and private sector organizations with 50 or fewer full-time employees, to create quality summer work experiences for young people aged 15–30 years. Funded employers are not restricted to hiring students — all youth aged 15–30 years may be eligible participants.


Junior Farmers of Ontario
This program has been designed specifically for rural leaders. The Professional Director Rural Leadership Program takes the essentials of what all board members and executives must know about governance — the 80% of governance that is common to any organization and any sector — and then adds to it specific information for the rural leader.

Details
Junior Farmers’ Association of Ontario (JFAO) provides opportunities for young people age 15–29 of all backgrounds, but especially those in rural Ontario, to take on the challenge of exploring their individual talents and potential to develop personally while being involved in bettering their communities, networking and having fun. JFAO’s mission is “To Build Future Rural Leaders, Through Self-Help and Community Betterment.”

Phone:  226-820-6137
E-mail:  info@jfao.on.ca
Web:  www.jfao.on.ca/

Employment Ontario — Connecting Young People with Jobs
Access programs and services to help young people or students find employment.

Web:  www.ontario.ca

Mental Health for Farmers — First Aid Kit
Owning a farm business can be very stressful. If you are struggling with the impact of these stresses, you are not alone.

The Government of Ontario cares about the well-being of farmers and farm families and recognizes they face unique challenges that can lead to mental health issues.

Details
Centres are available to offer confidential, private support for anyone who is feeling emotionally impacted, or in distress or crisis due to the challenges in the agricultural industry.

Web:  www.omafra.gov.on.ca/english/about/mental-health.htm

Mitacs Accelerate
Solve business challenges with research expertise, matching funds and one-to-one support from Mitacs.

Each 4-month internship receives a stipend starting at $10,000. The project will receive $15,000 in funding for each 4-month internship.

University of Toronto
100 College Street, Suite 522
Toronto, ON M5G 1L5
Phone:  647-478-5904
Web:  www.mitacs.ca/en/programs/accelerate

Youth Opportunities Ontario
This web page is a portal to youth training and employment programs.

Web:  www.youthconnect.ca
SECTION 8. HEALTH MONITORING, INSPECTION AND DIAGNOSTIC PROGRAMS

Apiary Program
The *Ontario Bees Act* is the legislation that regulates beekeeping in Ontario. Its main purpose is to protect the health of honeybees. The act requires that anyone who owns or is in possession of honeybees to register with the Apiary Inspection Program. The Apiary Program provides field inspection services to monitor and control honeybee diseases and pests. It also provides educational and advisory services to the beekeeping industry and maintains a registry of beekeepers.

**Ontario Ministry of Agriculture, Food and Rural Affairs**
Animal Health and Welfare Branch
1 Stone Rd. W.
Guelph, ON N1G 4Y2

**Phone:** 1-877-424-1300
1-855-696-2811 (TTY)
519-826-3595

**Fax:** 519-826-4375

**E-mail:** ag.info.omafra@ontario.ca

**Web:** [ontario.ca/omafra](http://ontario.ca/omafra)

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**GenOvis**
This national program is administered by the Centre d’Expertise en Production Ovine du Québec (CEPOQ). This is a recording program to evaluate the performance of individual ewes, rams and lambs in a sheep flock. It provides both adjusted performance records and individual genetic evaluations to identify animals with good breeding stock and cull inferior stock.

**Eligibility**
This program is limited to sheep producers residing in Ontario. The 2021 fee for Ontario is $296.06.

**CEPOQ Genetic Department**
Centre d’Expertise en Production Ovine du Québec
1642, rue de la Ferme
La Pocatière, QC G0R 1Z0

**Phone:** 418-856-1200, ext. 221

**Fax:** 418-856-6247

**E-mail:** genovis@cepoq.com

SECTION 9. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Agri-Food Trade Service
The Agri-Food Trade Service (ATS) provides centralized access to market information, trade counselling, financial support, trade events and export support activities.

**Details**
The ATS maintains an extensive website that contains market analyses, trade statistics, trade event listings and export assistance information and resources.

For more information on agri-food trade services for exporters, check out the [AAFC website](http://AAFC website).

**Agriculture and Agri-Food Canada**
174 Stone Rd. W.
Guelph, ON N1G 4S9

**Phone:** 1-866-367-8506 (Toll-free)
613-773-2600 (TTY)

**E-mail:** aafc.mas-sam.aac@canada.ca

**Web:** [www5.agr.gc.ca](http://www5.agr.gc.ca)
**Beef Cattle Financial Protection Program**
The program provides financial protection to beef cattle sellers when a licensed dealer defaults on payment. Administration of the program is funded by the Government of Ontario.

The program requires all beef cattle dealers (including country dealers, abattoirs, auction markets, associations, and meat packers) to be licensed in Ontario by the ministry in order to purchase beef cattle or carcasses sold on a rail grade basis. Beef cattle producers must sell their animals to a licensed dealer and pay a check-off fee on each sale. The fees are deposited into a fund.

**Details**
Two types of claims can be made against the fund:
- Cattle sellers may make a claim if a licensed dealer defaults on payment. Compensation is 95% on approved claims.
- Licensed dealers may make a claim if a producer defaults on payment.

Compensation is 85%, up to a maximum of $125,000. There is no compensation for claims less than $5,000.

To be sure a dealer is licensed, ask to see a licence, or see the OMAFRA website for a list of licensed dealers.

**Agricorp**
1 Stone Rd. W.
Guelph, ON N1G 4Y2
Phone: 1-888-247-4999
1-877-275-1380 (TTY)
Fax: 519-826-4118
E-mail: contact@agrlicorp.com
Web: www.agricorp.com

**The Grain Financial Protection Program**
The Grain Financial Protection Program (GFPP) protects the financial interests of grain producers who sell their grains and oilseeds to licensed dealers or who store their grains and oilseeds at licensed elevators. The program has a licensing, inspection and financial component.

**Details**
In the event that a licensed dealer or elevator does not meet their payment or storage obligations, producers or owners of grain corn, canola, soybeans or wheat may make a claim with the Grain Financial Protection Board to cover a portion of their loss.

Grain dealers and elevator operators must apply for a licence and renew it yearly 2 months before it expires.

**Agricorp**
1 Stone Rd. W.
P.O. Box 3660, Stn. Central
Guelph, ON N1H 8M4
Phone: 1-888-247-4999
Fax: 519-826-4118
E-mail: contact@agrlicorp.com
Web: www.agricorp.com

**Ontario Wildlife Damage Compensation Program**
The Ontario Wildlife Damage Compensation Program (OWDCP) provides financial assistance to eligible farmers whose livestock or poultry has been killed or injured as a result of eligible wildlife predation or whose bee colonies, beehives or beehive-related equipment have been damaged by eligible wildlife.

The OWDCP is part of the Canadian Agricultural Partnership (The Partnership), a five-year, $3 billion federal-provincial-territorial funding program launched in 2018. The Partnership supports our agri-food and agri-products sector by encouraging innovation, competitiveness and market development, and offering business risk management assistance.

Additional details including the program guidelines and how to apply can be found online.

**Ontario Ministry of Agriculture, Food and Rural Affairs**
Rural Programs Branch
1 Stone Rd. West
Guelph, ON N1G 4Y2
Phone: 1-877-424-1300
1-855-696-2811 (TTY)
E-mail: ag.info.omafra@ontario.ca
Web: ontario.ca/predation
SECTION 10.
COVID-19 RECOVERY

Canada Emergency Wage Subsidy

*Details*
This subsidy will enable you to re-hire workers, help prevent further job losses and ease your business back into normal operations. The Canada Emergency Wage Subsidy is available for application until June 2021.

Web:  www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html

Coverage for 2021 On-farm Labour Disruptions
An extension to cover for production loss due to on-farm labour disruptions caused by COVID-19. This coverage has been extended to cover the 2021 Production Insurance program year.

*Details*
This coverage will work the same as it did in 2020, but coverage in 2021 will be extended to bee health, apple and tender fruit trees, and grapevines. Agricorp will automatically add the new coverage to customer policies for 2021.

Agricorp
Phone:  1-888-247-4999
E-mail:  contact@agricorp.com

Enhanced Agri-Food Workplace Protection Program
The Government of Ontario is providing continued support to help agri-businesses guard against the spread of COVID-19 in agri-food workplaces so that worker/employee health and safety is protected, and the sector is supported. Funding is available through two categories: Workplace COVID-19 Prevention and Responsive COVID-19 Outbreak Management.

*Eligibility*
Program applications are accepted for eligible items ordered on or after January 1, 2021, and received on or after March 13, 2021. Applications are received and assessed on a continuous basis, while funding is available or until November 30, 2021, at 11:59 pm. For more information, and a list of eligible activities and expenses, please visit the OMAFRA website.

*Details*
The Workplace COVID-19 Prevention category supports the adoption of prevention and mitigation measures to reduce the spread of COVID-19 among agri-food workers/employees. Available cost-share funding includes 60% funding for eligible expenses, funding limited to $15,000 per business, and funding limited to $15,000 per property.

The Responsive COVID-19 Outbreak Management category reimburses eligible applicants who have been impacted by outbreaks of COVID-19 and faced with extraordinary costs related to employee wage supports and worker/employee isolation. Available cost-share funding is 100% funding for eligible expenses.

Additional details including the program guidelines and how to apply can be found online (www.omafra.gov.on.ca/english/about/agrifoodprogram.htm).
**Excellence in Agriculture**
Excellence in Agriculture is an annual award to recognize and encourage innovation in the agri-food sector, foster innovation that has an affect at the farm level and raise the importance of agri-food innovation and its impact on the Ontario economy.

**Details**
There are five top awards that will receive a plaque and be featured in a promotional video. Up to 15 honourable mention awards will receive a certificate. All recipients will have access to the Excellence in Agriculture wordmark to be used for marketing and promotional purposes.

Areas of innovation may include but are not limited to:
- improved farm practices (e.g., technology, business practices, processes, etc.)
- response to consumer demands (e.g., value added, marketing, strategic alliances, etc.)
- environmental stewardship
- health and safety on the farm
- energy innovations
- education and marketing of agriculture to society
- local food
- traceability

**Ontario Ministry of Agriculture, Food and Rural Affairs**
Agriculture Information Contact Centre
1 Stone Rd. W., 4th Floor
Guelph, ON N1G 4Y2

Phone: 1-877-424-1300
1-855-696-2811 (TTY)

E-mail: ag.info.omafra@ontario.ca
Web: ontario.ca/omafra

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**Ontario Agricultural Hall of Fame Association**
The Ontario Agricultural Hall of Fame Association was incorporated in 1979 as a charitable organization. Currently 229 individuals have been inducted into the Ontario Agricultural Hall of Fame (OAHF).

**Details**
It is the mission of the Ontario Agricultural Hall of Fame Association to acknowledge, record and preserve the contributions made by leaders to the growth and development of Ontario’s agriculture and agri-food industry.

**Ontario Agricultural Hall of Fame**
39 William Street
Elmira, ON N3B 1P3

Phone: 519-669-3350
E-mail: susan.ffio@bell.net