



## **Cutting edge cattle: Balance and the business of ranching** **FCC Knowledge Podcast: Talking Farm and Food**

### PODCAST TRANSCRIPT

Interviewer: Marty Seymour

Guest: Jill Harvie

MS: From FCC, it's the FCC Knowledge Podcast, a show that features real Canadian producers, real stories, and real good conversation about the business of farming. I'm your host, Marty Seymour.

JH: The move to ranching full time was one that I've always aspired to do, but I just thought that the time was never quite right. But when the opportunity arose for me to work side by side with my husband and our family, I just jumped at it.

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MS: On today's show, we're going to talk to one of the most well-known cattle breeders out there, Jill Harvie from Harvie Ranching. Jill's originally from the Ottawa Valley, but moved out west with her husband Cole, and they currently ranch near Olds, Alberta. Jill's going to talk to us about her life as a full-time rancher and give us some valuable insights into how they manage their cutting-edge cattle ranch with global reach. Jill's story also highlights how balancing the inside work with your ag operation and the outside work can really make a big difference on your success. Stick around. There's lots to learn.

Welcome to the FCC Podcast. Today on our show we've got Jill Harvie from Harvie Ranching. Welcome to the show.

JH: Thank you for having me.

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MS: Okay, Jill. So, all of our guests start out the same way. I want to know where your farm is at, and what's the price of land?

JH: I am located between Olds and Didsbury, Alberta, just west, about 15 miles. And our ranch is in Mountain View County. We currently have a very competitive land market in this area where good-quality land is probably around \$800,000 to \$1.2 million a quarter.

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MS: Holy cow. So, are you 45 minutes just north of Calgary, and you're talking \$1 million a quarter?

JH: Yes. \$1.2 million for a quarter, just two weeks ago. It's incredibly, incredibly competitive, as I mentioned, and it seems as if it continues to go up in value every day.

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MS: I was pretty blown away by the land values in Jill's backyard. I'm sure you are too. So, if you want to know more about current land values, stick around until the break and we'll talk more about it in FCC's Annual Farmland Values Report. Our guest today and I, we actually go back a long ways. We got our start in our early 20s in the feed industry. Jill worked for Cargill and I worked for Elanco. And so, we used to attend producer meetings and do lots of stuff together. And later on in our careers, Jill and I connected at Agribition as she was a purebred cattle breeder, and I was the leader of the show. And then lastly, Jill was quite involved in agriculture policy, and so my work at FCC would collide with Jill's work in the cattle industry, trying to make Canadian agriculture better. So, these days, Jill's a full-time rancher.

You're in the cattle business. Explain to our listeners a little bit about your farm operation. What's it look like?

JH: We have purebred Polled Herefords and Charolais. We have an annual bull sale every March, and a fall female sale as well. And we also export genetics around the globe, specializing in embryos, especially to some European markets and South America as well.

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MS: So, your operation then, as our listeners playing this out, is so you're in the purebred cattle business. There's no grain attached to your operation as it stands?

JH: We do. It really depends. A lot of times we're using whatever crops we have on our own operation for feeding our cattle, a lot of times in the form of barley silage.

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MS: So, I'm having trouble making the leap about if your neighbourhood is paying \$1 million for land, and we're raising cattle on it, how does the math work?

JH: That's the issue. The math doesn't work, Marty. So, you really have to be strategic in how you look at land ownership versus renting. We are fortunate to have quite a chunk of land here in close proximity. Over the years, my husband and I, we've taken our time purchasing land if the opportunity came, but it's really not enough to hold the kind of

cattle numbers we need to be able to make the land pay. So, what we do is we rent land in and around the area through relationships that we've had, and that certainly helps. And then luckily my father-in-law and mother-in-law have some land as well. And then that fits into the business and our business planning. So, if you were just starting out in this area and had some commercial cattle, I would imagine, and what I've seen, is a lot of times you're going to have to truck your cattle to grazing leases, or to rental pastures father away. Because to buy land around here, it just, just really doesn't pencil out.

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MS: I want to shift gears a bit, Jill. You recently were in the cattle industry, and I'll call it the lobby side of the industry, involved with the Canadian Cattlemen's Association, and you decided to come home. But what drove that? Why did you come home? And then now that you're there, what are you loving about it?

JH: That's a really tough question. Firstly, I absolutely adored working for industry, and I am still involved in other ways, whether it be working closely with the Alberta Ministry staff with Champions of Agriculture, and really staying in touch with the staff that I work with at the Canadian Cattlemen's Association. The move to ranching full time was one that I've always aspired to do, but I just thought that the time was never quite right. But when the opportunity arose for me to work side by side with my husband and our family, I just jumped at it. Because I thought, I really love the cattle business, I love being around the animals, and I see that if I was able to give it my all, that we could grow our business and see some additional success and continue to grow.

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MS: Jill did what I'm sure a lot of our listeners would love to do. She saw an opportunity for her ag business to grow and to live out her dream, and she jumped on it. But beyond self-fulfillment, Jill found a lot of other benefits to making the leap.

JH: What I enjoy the most when I jump out of bed in the morning is probably that I'm not having to be in Calgary. It was a long commute, 45 minutes to an hour every day for many years. And then also, I was always away. There'd be a week a month I was away from my small children, and my ranch, and my husband, and my family. And that was difficult. It was rewarding, and I wouldn't trade it in for the world, but I'm making up for lost time now. And I get to have breakfast with my children. I get to be around my animals and know everything that's going on in the ranch. Whereas before, I'd catch up on weekends on what was going on here, and I would help with the marketing, and do some night checks during calving. But it just wasn't the same thing. Now I feel like my conversations day to day are truly about management. And also, my conversations with people are about what I'm truly passionate about which is the cattle business from the ground up.

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MS: Well, I think we have lots of listeners who'll be envious of your courage and your position to be able to come back home and farm full time. So, obviously you've got a great eye for cattle and playing all in on that. So, I think it's pretty cool.

JH: Well, thanks Marty. And I would say that my interest in what's going on in the industry at a broader level will never go away. That is so important. The work that's done in Ottawa, the work that's done even with some of the lobbying that the Canadian Cattlemen's Association was doing down in Washington, and so on, that is so pivotal. And I have so much respect for the directors that put their time towards working on behalf of all of our beef producers. So, I aspire to some day do more work that way, but being from the producer's perspective instead of as a staffer. And I will somehow always have my hands in different pies and stuff like that, in terms of being able to give back to industry because that's how we keep it rolling. But it's also how I educate myself, to make sure that I don't become irrelevant, or miss out on information, or get behind the times. I think it's pretty easy to fall behind and I just don't want to do that.

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MS: So, you see the value then of participating in industry advocacy to advance the sector, and pulling that back into the ranch. So, then, how do you translate that knowledge into the ranch? Because my experience, it gets paralyzing as you spend time around Ottawa, or you're spending time thinking about Japanese markets. How do you translate that into meaningful information for your farm business?

JH: Well, just this afternoon I had the opportunity to look at the CanFax market update from Brian Perillat. And I'm going to go back to it. What I'm realizing now is I can't maybe take that 30 minutes to look at the whole presentation. And that's a bit of a shift for me. And so, yeah, I'll go back to it and finish my coffee tomorrow morning with the rest of the market information that's so critical for us being able to make our decisions going forward. Now, there have been conferences, virtual conferences, that I had full intentions of being a part of, and I ended up taking only part of them in. Because now, my priority lies with the day-to-day work that's going on here, and that needs to be done. The cattle need to be fed, or a calf needs to be doctored, or we're processing cattle that day, and that's when the vet can come. So, I would say that being more selective with what I take part in has been something that I've been doing a lot more of. Before, I felt like I was seeing it all. I was entrenched in it every day. And now I'm taking the bits and pieces, or the places where I know it's the best information possible, and then I bring that back in.

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MS: Clearly, Jill had to become more intentional with her time now that she's full-time ranching. The reality is, is that Jill has to stay in touch with the industry side of things but has always had to consider how much it benefits the producer side of her life. Striking the balance can obviously take some practice, and now in the modern virtual world there's endless amount of conferences, workshops, and presentations at your

fingertips. You just can't say yes to everything. So, how has Jill's industry experience and knowledge contributed to her current operation?

JH: Over the years, I think that the value of having me involved in industry at the level that we did, my husband recognized that. So, we end up every day, we're talking about what's going in industry at a high level, and then we'll just jump down and be talking about something that has to do with what we're going to be putting in as a cover crop. We're all over the place. We're talking global, and then we're right into local, all in the same conversation.

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MS: Yeah, it totally makes sense to me, if you're trying to market embryos around the world, that you would have some sensitivities to macroeconomics and what's going on. So, I think it's easy for me to see the value proposition. You're talking about it's the fun part of what we do, we're out doing chores, but sometimes it can be the unsexy part. I want to talk about the most unsexy part for me, and that's the bookkeeping and the record keeping. So, how have you and Cole, your husband, structured how you do the finances and manage the record keeping? Obviously, a purebred business requires some good records. How do you structure that?

JH: Well, we both have recognized the importance of good bookkeeping, and that has been instilled in us from our parents. My mom did all of the bookkeeping for our favourite cattle operation and taught us very young. So, I've had purebred cattle of my own since I was a little girl. And so, I've always had a pedigree book. I understand how to do transfers. I understand a lot of that part of the business. And even when I was in my teens and then a part of Harvie Ranching, I always had my side business of my cattle. So, the transition for me taking that over has been quite seamless, and then there's been additional breeds. My husband has had much success with using the Herdtrax system to be able to track pretty much everything on our ranch when it comes to the cattle management side. But also, we can do invoicing from there. The herd health, the greatest part of it too would be the verified beef production plus verification. Everything is just so easy to be able to be a part of those programs and show that we're certified sustainable as well. And so, there are so many tools available, and luckily, we've adopted them quite a few years ago. And so, now it's just fine-tuning that side of the business. And bookkeeping, we know takes a lot of time, but if you can find ways to make your systems more seamless and work with good companies, it sure eases the burden so that you can free up your time to do more marketing and to also be outside with the animals.

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MS: So, are you doing a lot of that herd management real time in terms of using software that you send out and then putting the data in? Or do you campaign the knowledge, and then Friday afternoon you book time and put the data in the home computer?

JH: Everything is real time. And there's nothing better than actually putting in the data when you're there. Because if there's a mistake, it'll usually be caught. We can work offline with Herdtrax, and then we upload it at a different time once you're finished that session. So, for example, if you were preg testing one day but you were doing it over the course of two days, you could do it offline and then upload it all at the end of day two, which has some benefits because you can catch a mistake or whatever it might be. But for the most part, we're using our iPhones and putting in data, looking up data, and it's all real time.

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MS: You heard it folks. The future is now. Jill has heavily adopted modern tech into their operation and can collect and monitor the data she needs in real time. It's also a reminder of the importance of good record keeping the ag world. I actually don't think this is unique to cattle. It applies to any sector of agriculture.

So, what do you tell that person listening right now that's got this little notepad in their pocket? When I worked for Elanco back in the day, we used to give out calving books and people would scratch their stuff in it. And this was before we had digitized record keeping. What do you tell that person that's running that system? How do you help them transform to where you guys have gotten to where I would say you're at the front end of the adoption curve on the tech usage?

JH: We've been fortunate to work with an animal health service that does a full package deal. So, they do our animal health side of things, and then they also help us with the software system. So, if we ever have a question, boom, I've got it right away. We still use a calving book. It's always important to have your backup in writing. So, a lot of times, whenever we go and weigh a calf or whatever, we write it in there. And then at the end of that day, if we've had 8 or 12 calves, boom, we'll put them in the system. Plus, sometimes your iPhone, if it's really cold it won't work. So, it is important to just do what's best for you. And then as far as using a system for tracking the performance of your cattle, it doesn't matter if you have purebred cattle or commercial cattle, it is so critical. Because there's so many moving parts to running these ranches that when the fall comes and there's a decision on if a cow will remain in the herd and you'll calve her out next year, you probably want that information to make that decision. If you don't, that could be the cow that tried to run you over last year and you just somehow forgot about it. Or it could be a cow that she has a mediocre calf every year, but just never really hits it out of the park. Why would you want to want to keep that around? That does not help your bottom line most of the time. So, I think it's important to have those tools available, especially whenever margins get tight.

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MS: So, now you're headed somewhere that's super fascinating to me, this margins, and knowing our costs of production. How do you guys look at the cost side of the business then, and do you drive all those, I'll say, culling decisions based on cost of production? Like, I get that wild cow is going to run me up the fence, we just don't want that. But

how do you collide the record keeping and animal management against the return on investment of that effort?

JH: I would say that it's an ongoing process. So, with the herd software that we have, that's just one element of the decision-making tool. Because there's also, with purebred cattle, the demand for the pedigree, the demand for the resulting buy calves, a bull, or a heifer, or the embryos. So, we have to take all of those elements, plus not only pedigrees, but EPDs. And now we even have genetically evaluated EPDs. So, there are all these elements that you look at, whether it be writing down the list, or having it in a spreadsheet. This cow, she's a silver level in Herdtrax, this is what her calves are gaining, then this is what they're worth whenever they sell in the bull sale, and she's got two heifers that have now become cows and they've retained in the herd. And those cows are making us money because they continuously have good calves. So, those are the elements that really become the building blocks to making those decisions.

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MS: For those non-cattle folks listening, EPD stands for expected progeny differences. It's a term we use in the cattle business to help us measure one animal against another, to give us a sense of the genetic value the parent would have. It's a great tool that the industry uses to help advance the genetic progress of the breed.

JH: When you hear people talk about building cow families, that's what you're talking about. You're talking about those cows that no matter what, they are the ones that continue to turn a profit. They are able to get a live calf. They are able to raise it. It excels. It ends up producing for you. It brings a good dollar. You know, there's all those elements. It's marketable.

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MS: I thought our listeners might be curious, so I asked for an example of this in action. How do you make the link between cow families and marketing, and how do you link this to the cost of production?

JH: For example, we had our Hereford dispersal for Harvie Ranching last fall. And because we're doing succession here at the ranch, and Cole and I will continue on with the Hereford breed in time, we're just doing this in order to have a transition from Cole's parents to us. And so, we've kept our Charolais herd intact. But the Herefords, goodness, we went ahead and dispersed them. And we knew that that cow herd was built on cow families. We went out, we took great pictures, we had a professional photographer come, great pictures. We did a big marketing strategy. And we always knew that the FireFly cow family was highly sought after. We were so excited that the sale went beyond our expectations. And now people are even coming back to us and say, hey, we want more, we want more embryos. How can we get our hands on a FireFly or how can we get our hands on a son? And our bull sale just passed a couple of weeks ago and it went excellently. It went so well, so well. Our average jumped 5,000 tons from

the year previously. So, I guess what I'm saying is, is that cow families can be an easy measure of how to look at the economics of your farm, and those are the cows that make you money.

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MS: Yeah, I also heard you say that at its core was the record-keeping side and the absence of that rigour around cow family management. You were probably leaving money on the table when it came time for bull sale time, or even to build good genetics, the records were instrumental in your system.

JH: Yeah, and if you don't know what a cow has done for you, or you forgot, or you missed an element of it, how can you promote it properly? So, it is really, really important to even keep up with your customers and how they've done. So, one element that I like in our software management program is we can actually share animals that we've sold with them. So, if they have the program, the animals then go into their system. But I can click a button and I can get the information back on their resulting calves. And that just helps me track how that cow is doing, and how her offspring has done. Same with bulls. And so that's really exciting, and I think it can grow and there's more to see there. But that's all part of the bookkeeping element that's incredibly important as we move forward.

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MS: Jill's doing an incredible job tracking her livestock. So, how does this data help her decide when to cut her losses on her animals? Find out after the break.

JH: As far as cattle that will allow you to be successful, I would say number one is looking at a marketable product. What does everybody else want? What are they looking for? How do you help them get to their goal?

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MS: As promised, if you want to know more about the Farmland Values Report across Canada, we have a link in the show notes. There you can access FCC's annual Farmland Values Report. It's the go-to place to find out what land values are doing in each region of the country. Probably one of our most popular reads of the year. I also want to take this opportunity to give a shout out to Jill. Jill might be a guest on our podcast, but she's also the host of her very own podcast called Food Careers. I'll throw the link in the show notes. I might be a little biased. I happen to be a guest on one of her future episodes, but trust me, you're going to really love what she's doing here. She's got some great interviews with some fascinating people. Also, if the cost of production talk got your wheels turning, you can find one of FCC's business essential articles on the cost of production in our show notes. Go check it out.

How does Harvie Ranching decide when a particular cow family is no longer worth investing in?

JH: Well, actually, that is to our benefit to know when to cut our losses. That is what we do every day. We're evaluating which animals are working best for us, or working for our customers, asking questions. Hey, how are the calves looking? When it comes to bull sale season, for example, looking at cow lines. Which of the bulls passed their semen tests at a certain age, and had a certain size of testicular development which is so important to fertility? And then what did they sell for as a group? And then looking back at that and saying, okay, well, maybe we will use that sire again this year because last year, the last two years, our bull buyers have been wanting those short marks for bulls, or those higher performance Charolais bulls off of that particular line. But if you're seeing a consistent pattern, which is basically we're looking for is patterns where we're seeing a trait that we don't like, we better be cutting our losses on that right away. And that's not only to benefit ourselves, but our customers, long term that will help us because we don't want to perpetuate any issues. And so, being really, really tough on making sure we've got good feet on cattle, good legs, longevity, mild fertility, all of those things, so important. It's our priority.

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MS: So, do you have a matrix that you apply to this, Jill, in terms of rigour? Because you sound like you're pretty organized. You say, these are the top three things. I guess what I'm looking for is some advice. If you said, hey Marty, go home, if you focus on these three things and just started there, what would your three be?

JH: Well, I would say that your relationship with your veterinarian, if you have a veterinarian, where you talk about herd health and overall management of cattle, very quickly they will be able to give you a barometer of where your herd sits. Maybe not all vets, but I know that ours certainly can. And say, these are the standards you have to have for bulls being in a bull sale. And making sure that you follow that because that's going to catch you up for success. As far as cattle that will allow you to be successful, I would say number one is looking at a marketable product. What does everybody else want? What are they looking for? How do you help them get to their goal? That is number one. And I actually won't even follow up with a number two or number three. That is what you need.

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MS: I think that's brilliant, Jill. I actually think in our industry we need to spend more time thinking about, what does our customer want? I actually have had some really interesting conversations through this podcast experience here, where there's a lack of clarity on who our customer is. And so, if I were to ask you, who's your customer in this case? Because it's complicated in your business of who your customer really is.

JH: Yes, it is. It's so true. I have three, and then effectively four. The fourth one is the consumer, of course, always in the back of my mind. But for my product of having purebred cattle, and I do have commercial cattle here too, I would say that I have my

international clientele that have specifications. There are certain countries that only want cattle that have pigment around their eyes. Or, and they have to have a feather on their neck. So, the breed characteristics that those cattle must have, and then they must work in the elements in those particular countries. Too much hair, not enough hair, all those elements matter. So, that I have my international clients. And then I have my general purebred customers. So, Canada, U.S., that are looking for feed stock cattle to improve their purebred cattle operations. And then I also have my commercial cattle producers. So, they're going to be the people who really are the bread and butter of our operation, that keep our bull sale going every year. Many of them are repeat customers. Some of them are volume buyers, where they'll buy three, four, up to ten bulls. I need to keep a pulse on what they're looking for to be able to cross with their mostly commercial cattle. Some have purebred cattle as well, but that is an important element. So, those are my four customers. There is the international, I've got my purebred domestic, I guess U.S. as well, and then I've got my commercial cattlemen, and effectively, the consumer.

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MS: So, in your lifetime of breeding cattle, did you ever have to recalibrate or change your perspective on either who your customer was, or the attributes?

JH: Definitely. I think that we continuously do that. What percentage of our herd is going to go to a domestic market? What percentage of our herd is going to go to this particular customer? We're constantly trying to figure out, how do we make sure we're making the right amount of embryos, that they're marketable embryos, and that we're going to be able to get them sold? The spring of the year is coming right up here, we're going to have breeding season. And so, we're going to be flushing and probably trying to put in 80 embryos of our own. Before we put those embryos in, we need to be making the decision, okay, how will we be able to sell those live cattle? Or how can we sell the extra embryos that these made, and is there a client waiting there? And so, figuring out where they all fit, what they want, and the demand for all of those different areas, that is critical. One thing is for sure. This year we ran out of Hereford bulls. So yes, the average went up by \$5,000. There's other elements of why it was incredibly successful this year, or above average, I guess you could say. But part of me says, okay, well then, I need to make sure that I have at least another 10 Hereford bulls next year, on top of what I had this year. So, those are the elements of always recalibrating and saying, okay, what can I do next year to make sure that I fulfil the market, not flood it, but fulfil the market, and be able to have the ranch be successful for another year to come?

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MS: You know that if I'm listening to what you just described, it reminds me of my friend Amber Mac's whole key thing around technology. She calls it relentless adaptation. That's kind of what I hear you talk about, Jill, is as you go to market this spring, you're going to adapt, and be ready, and predict it. Which maybe takes me to the last thing I wanted to visit with you about, and that's this evolution of online marketing and what's

your experience? Or walk me through the transition of how you used to market versus what it looks like today.

JH: Things certainly have changed. And I would say for the cattle side of things, for the better. And what I mean by that is you have so much more reach. And you get to know people, although not always face to face, or on a personal level, but you do get to know more people by utilizing social platforms. And I think that's pretty cool because it also helps us fine-tune what we're looking for, and also do more business effectively. During the various seasons, whether we're coming up into the fall, we'll have pictures of some of the heifers, and yearlings, and cows that we'll have in our fall female sale. And then obviously ramping up into January and February, where we're putting picture of bulls, and the bulls' performance data, and information on what we feed them, and how we work them with horses, and all of that. And there are people always asking questions from all over the globe. And sometimes the markets, we can't actually do business with them, but many times we can. And so, that's an opportunity for us to continuously grow.

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MS: Jill clearly demonstrates how using modern marketing techniques like sharing livestock data on social media can lead to a real impactful global reach. Harvie Ranching has tapped into several global markets, and they've had some really great opportunities land right in their lap as a result. I'll let Jill fill you in.

JH: My husband and I have done extensive travelling. What we try to do is every year that we can, we want to hit up one major market where we've done business. So, we've been to France, Denmark, Sweden, the UK, Australia, and Mexico, and U.S.A, of course. And I'm probably forgetting a couple other nations there, obviously Sweden, another big market for us as well. So, I would say that the online world has opened up the opportunity to get to know more people, just because it's more available. That information is at your fingertips every day. Case in point, 4:00 a.m. this morning I was on calving check, just a couple cows left here to calve. And I jumped on Snapchat with my friend in the UK and asked him what the cattle business was looking like there right now, and he gave me a market update.

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MS: Yeah, I see this in all kinds of people. We interviewed Emma Butler here a few weeks ago from Southern Ontario marketing meat products and using social media as her outlet. But what I saw there, and I see it in your account all the time, is it humanizes your business. I really feel like I know you, when at best I might have seen a bull catalogue come through my mailbox in the old days. And so, I love how it creates a personal connection. And to me, I think that's the currency of agriculture is these personal connections we have.

JH: How true. And I think that I'm always conscious of what does the other side perceive whenever they look at our page or look at our cattle? And so, professionalism, and

having a catalogue that's something that's easy to read and look at, but also the texture of the catalogue feels good to the touch, and it feels like an experience. The same goes with looking at the photos. If the photos are not good, you might as well not post them. And if you don't know if a picture is good or not, you need to have some people around you that can help you, give you that advice. And that's probably the tricky part for some who are newer to the business is knowing if it's really something that other breeders or other cattlemen, cattlemen, cattlemen would think is actually admirable, or they would think that it's something that they would want to buy. And I think that's a bit of a challenge sometimes that people face. Once you can get that figured out, wow, you're off to the races.

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MS: Admittedly, on this podcast we've been mostly focused on how positive social media is as a marketing tool. I was curious, however, if there's some downsides or pitfalls, and Jill's seen a few of them along the way. She had some good insights.

JH: I think any advice I would give to people is to sometimes keep it light and keep it of value. Keeping it attractive that people want to come back to it, and it has a bit of substance. I guess asking people for feedback. Hey what do you think? What do you think of what we're putting out there? Is it too much, too little? One of the areas that I've seen some potential for challenges this last year, it's been a challenging year for so many, and it's not just been concentrated to one country or one area, it's been global, is being sensitive to where other people might be at. And knowing that if people are in a different kind of mind space, or a negative mind space, maybe posting something could seem boastful, or it could seem insensitive. So, just trying to be a little bit more aware of that. We're not always going to get it right, but I think it is something that is important. With that being said, it is probably important to also stand by your convictions and put some information up there. If you think it's the right thing for yourself, your farm, and your industry, then go ahead and share.

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MS: So, that brings me to my last area that I always love to ask people about, and that's, what advice would you have for your 20-year-old self getting into full-time farming? If you look back at all your contributions and all your scars along the way, what advice would you have for your younger self?

JH: Oh, goodness. I don't know if there's been many scars along the way. I've been so lucky. I've been so lucky. If I could've told myself at 20 where I'd be today, I'd be a little surprised, but knew that I had it in me. So, I would tell me, go ahead on the path that you're on because it's the right one. I found great mentors. I trusted people. They didn't let me down. I had courage in times where I didn't think there was another option, and thank goodness for that. The only way to find success is to work hard, and to have people around you that support you. And luckily, that has been a big part of why I've been able to grow in my various roles in industry, and give back, to have fulfilment in what I do. And now, ranching full time, it's not easy. I'm going to learn a lot and I

continuously do every day, but I can see that my heart feels full and it's where I need to be.

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MS: Oh, I think you said that so well. I think that's a great inspirational thought for all of us. I wish you well in your journey, Jill, as you guys continue to dream, grow, and thrive at Harvie Ranching.

JH: Thank you, Marty.

0:37:32.7

MS: Well, I don't know about you guys, but listening to Jill inspires me. Her approach to manage her ag business is really innovative, and she's incredibly a motivated person who has really put everything on the table to pursue her dream. So, here's a few thoughts that I have about Jill's story that I think we should just recap. You need to spend time in the office. This doesn't need to be the actual office, but wherever the office work happens for you. And not just the basic bookkeeping that you're required to do, but the other tasks that can keep you inside. The strategic planning, the risk mitigation, those things go a long way to helping you out. Essentially, it's the management side of the business. It's not always as sexy. Sometimes it's more fun to be outside chasing cows. But staying in the office, that's where the money's made. Secondly, know who your customer is. Jill was able to immediately identify who her customer types are and who she's serving. Now, she can change that over time and recalibrate as the business shifts and grows. But be open to this change and be adaptable. Make sure you're targeting the right audience. Like my friend Amber Mac says, relentlessly adapt. Relentless adaptation is the key to success of any business. Thirdly, don't be afraid of modern technology. Jill's livestock tracking systems are pretty impressive, and it gives her an incredible amount of data that she can use to make decisions. She's also using social media really well, and frankly, it's used as a really effective marketing tool. So, obviously, you have to use what works for you and fits your operation. But don't be afraid of technology. It's a gateway to improving your business. And lastly, probably one of my favourites is, believe in your abilities and good things will follow. Jill's a great example of somebody who had a dream of being a full-time rancher, raising her family, making really good cattle. I think her investment in that has paid off, and she continues to get joy. How can you not be inspired by somebody that believed in their abilities and went after it?

Before we go, just a reminder that we love to hear your thoughts on every episode. You can shoot us an email, fire us a note, [podcast@fcc.ca](mailto:podcast@fcc.ca). We always look forward to hearing from our listeners. Don't forget to subscribe to this podcast. And if you like this episode, be sure to share it with others and give us a rating. And lastly, this is the final episode of season 1 of the FCC Knowledge Podcast. We hope you've enjoyed listening as much as we've enjoyed talking to great Canadian farmers doing some cool, unique, and inspiring things. We'll talk soon.

The FCC Knowledge Podcast is a Farm Credit Canada production. Audio editing and engineering is done by David Roman, Roman Empire Studios in Regina.

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