

Back to school

How to encourage your child to be more independent

In order for children to develop their problem-solving skills, improve their self-esteem and ultimately be academically successful, they need to learn to be independent. Here are some ways to encourage your children to do more on their own.

- Assign your children an increasing number of responsibilities according to their age, abilities and maturity level. Avoid giving them too many new duties at once or choosing tasks for which they don't have all the necessary skills yet.

- When you assign your children a new responsibility, take the time to clearly explain how to complete the task. Supervise them the first few times, but avoid stepping in to do the job yourself. Remember to be patient, and repeat instructions if necessary.

- If a task is particularly challenging, break it down into several steps. This will help prevent your children from getting discouraged. If they encounter a problem, guide them to

a solution by asking questions rather than immediately providing an answer.

- Create a chart or calendar outlining your children's responsibilities (setting the table, helping do the groceries, brushing their teeth, etc.). If your children can't read yet, use pictures or symbols to help them keep track of their chores.

Finally, remember to highlight your child's successes, and praise them for trying even if things don't go as planned.



How to streamline your morning routine

With the start of a new school year on the horizon, you may be wondering how to ensure your mornings aren't spent frantically rushing around. Here are some tips to help you create a stress-free morning routine.

Start the night before

One way to save time in the morning is to complete any tasks you can the night before. Be sure to get your kids involved. They can set the table for breakfast, put their gym bag by the front door and lay out the clothes they want to wear.



Be consistent

As much as possible, do things in the same order every day. This will help make your mornings more efficient and ensure no one forgets to brush their teeth. For young children, an established routine can also help them become more independent.

Make adjustments

It's likely that you'll need to implement a few changes before you find a morning routine that works for everyone. Give yourself time to adjust to the new school year, and don't hesitate to divide up tasks between family members.

Include some free time

Schedule 10 minutes of free time for your children in the morning. Not only will they be tempted to get ready faster so they can play, but you'll also have some time for yourself. Additionally, this serves as a good buffer if something unexpected comes up.

Happy back-to-school season!

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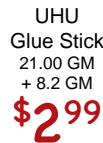
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Back to school

5 tips for making kid-approved lunches

- Are you looking for ways to encourage your kids to eat healthy food at school? Here are a few tricks to make the contents of their lunchbox irresistible.
- 1. Create visual appeal**
Choose colourful foods, and arrange them in reusable containers that have several compartments. This will help keep ingredients looking and tasting fresh. Plus, your kids will have fun creating new combinations with every bite.
 - 2. Alternate ingredients**
Keep things interesting by varying the type of bread you use for sandwiches. English muffins, pitas, bagels and tortillas are all great options. You can also mix things up with meat and plant-based proteins, and serve fruit in a variety of forms (dried, puréed, in salads, etc.).
 - 3. Take advantage of leftovers**
Did your kids really enjoy last night's dinner? To keep the excitement going and save yourself some time, simply put the leftovers in an insulated food container. Similarly, you can prepare a large batch of their favourite hot meal to use as lunches during the week.
 - 4. Include nutritious snacks**
If your children have a



habit of not finishing their meal, make sure they have healthy and filling snacks on hand to give them the energy they need to get through the day. Think yogurt, trail mix or a legume pâté spread on crackers.

5. Provide protein-rich options
On days when you're pressed for time and need to opt for a ready-made meal and packaged snacks, be sure to favour ones with healthy ingredients that are high in protein and fibre.

Finally, consider getting your children involved in preparing their lunch. If they have fun putting it together, they'll likely be excited to eat it.

A guide to insulated food containers

If your child doesn't have easy access to a microwave at school, consider packing their lunch in an insulated food container. This is an ideal way for them to enjoy hot meals. Here are some things to keep in mind if you plan to purchase one.

What to buy
Since an insulated food container won't retain heat as long if it's only half full, choose a model based on the typical portion size you serve your child. Opt for a container with a large opening, as it'll be easier to fill and clean. Additionally, look for terms such as "double wall" and "vacuum insulation" in the product description to ensure meals stay hot for more than a few hours.

If you select a stainless-steel insulated food container, keep in mind that this material is highly efficient at retaining heat. Therefore, you'll need to make sure it's cool enough to the touch that there's no risk of your child getting burnt.

How to use it

Never put an insulated food container in the microwave. Instead, fill it with boiling water and let it sit for at least 10 minutes. Additionally, heat the food to a high temperature (too hot to eat right away) before placing it in the container. This will prevent bacteria growth. If you heat up a meal in the microwave, stir it to ensure the heat is evenly distributed before you place it in the container. Be sure to immediately seal the lid.

Note that food won't stay hot for long in an insulated food container unless there's some liquid in it. Therefore, avoid dishes such as fried rice and grilled meats, and opt instead for soups, stews and chili.

Finally, even if the manufacturer claims the container is dishwasher safe, it's best to clean it by hand. This will ensure it stays in good condition and won't lose its thermal capabilities. If there's a lingering

scent in the container, fill it with hot water and baking soda, and let it sit for a few hours.



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Back to school

3 ways kids can brush up on their skills before school starts

If your children's reading and math skills tend to get a little rusty over the summer, they're not alone. Here are three ways to help kids refresh their memory and start the new school year with confidence.

1. Review their notes. While not the most exciting assignment, flipping through notes and worksheets from the previous school year can be an effective way to remind kids of what they learned. Pay close attention to concepts they struggled with.
2. Test their knowledge online. There are numerous kid-friendly websites that feature



games and exercises to help young students refresh their memory in subjects like math, history and science. Exploring these websites may get your kids excited about learning again.

3. Stock up on books. If your children haven't done much reading during the summer, get them back into the habit by heading to your local library or bookstore. From novels to biographies and comics to non-fiction books, there's something for every interest.

Additionally, there are plenty of ways to review your children's knowledge in your daily life. For example, put their math and reading skills to the test in the kitchen by following a recipe. Remember, learning is more enjoyable for kids when they're having fun.




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Barrel racing event in honor of Jacey Lee

BY KARA KINNA

March 4, 2021 was a tragic day for the family and friends of Jacey Lee. The seemingly healthy 25-year-old went to bed at her home in Spy Hill on March 3 but didn't wake up the next morning.

Her mother, Michelle Fredbjornson, says the doctors think Jacey passed away from an adult version of SIDS (Sudden Infant Death Syndrome) known as Sudden Adult Death Syndrome (SADS) or Sudden Unexplained Nocturnal Death Syndrome (SUNDS) when it happens in adults while they sleep.

While the death left a sudden, unexpected and gaping hole in the lives of those who knew Jacey, Fredbjornson says Jacey's spirit and love of life was so strong that something needed to be done to commemorate her. The 25-year-old was deeply passionate about many things—music, family, friends, hunting, woodworking—but her love of barrel racing, horse riding, rodeo, and rounding up cattle were so strong that she lived and breathed the cowgirl life.

For that reason, the Jacey Lee Memorial Race will be held in Spy Hill on Saturday, August 28 in memory of Jacey.

Organized by Fredbjornson with lots of help and donations from family, friends and acquaintances—people who knew and loved Jacey—the event will consist of Open 5D, Youth 3D, and PeeWee barrel racing with prizes up for grabs in each category.

"The barrel racing is an event where family, friends and competitors can come and enjoy a sporting event that Jacey loved to compete in. This is a day to honour her, share some memories, have some laughs and watch people have fun barrel racing," says Fredbjornson.

"Jacey was my greatest fan. She made me step out of my comfort zone and believed in me, and now I love competing in barrel racing."

Fredbjornson says her daughter was one of those rare people who was good at almost anything she tried.

"She was 25 and she was very talented in anything she did. She enjoyed working with cattle, she enjoyed riding her horses, she'd build wooden tables, she loved to hunt—she was a trophy hunter. She was passionate about music and loved to sing.

"She grew up at Virden and Spy Hill community pastures, that is where she spent most of her childhood and adult life riding horses, checking cows.

"In Grade 5 she started in the Manitoba High School Rodeo Association and competed there along with the Manitoba Rodeo Association. She was always riding, checking cows, she enjoyed fall roundup, bringing cows home, practicing in the arena all the time, going on trail rides. She was very active.

"Her celebration of life was held at our ranch and we put out her saddle and her deer horns that she had. We had pictures of everything and it was very well done.

"She loved watching her niece learn to ride. Anything a boy could do she could do, that is always what she said. She just had a gift for everything she did, and she loved to do it."

Fredbjornson says the Jacey Lee Memorial Race was her idea after Jacey passed away.

"It was my idea to honour her passion for doing barrels and for all of her friends and family to get together in a way of honoring her and giving back to all her friends and competitors in prizes and donations," she says.

"She was a very fun person and she really liked to get people going and doing things, and she started me barrel racing a few years ago. She pushed me out of my comfort zone many times."

Since announcing the event Fredbjornson says there has been an overwhelming amount of support for the event, and people from all over Saskatchewan and Manitoba signing up to participate in it. She says that's because Jacey was so well known in the rodeo world, and because it's a close-knit group.

"It's a family," she says. "People support each other in that world, it's close. She knew tons of people all over Manitoba and Saskatchewan. Her dad has rodeoed his whole life. Rodeo families have a special bond. There



Jacey Lee loved horses, barrel racing and hunting, among many other things.



have been so many people contact us to enter that I don't even know.

"She was young so she had lots of rodeo acquaintances from all over, she was a likable person, she had friends everywhere."

Fredbjornson says the event on August 28 is meant to be a fun day.

"This Race is for all levels of competitors," she says. "It will be a 5D, top five in each D come back to the short go. The winner of the saddles will be the top two that run closest to their first run.

"We are so very thankful for all the donations and sponsorship that has been coming in to make this day a success.

"There are buckles for the winner in each D in the open and youth. Then there will be pick a prize and a cash payout.

"PeeWees have a buckle for fastest run along with some great prizes for everyone.

"So there will be lots of different unique prizes. There's short go for the saddles and in the short go the winner of the saddle has to run closest to their original time. So it doesn't mean you have to be the fastest time, it just means the most consistent run wins the saddle, and there are two saddles that have been donated.

"We want to give back to everyone. There will be prizes for people that are just coming to watch. We want to make it reach out to everyone and we're so thankful for the support from everyone that's come in to honor her.

"We will have opening ceremonies and we will do them in honour of Jacey. I did her eulogy so I will probably read what I wrote at her eulogy. We have a flag that has been made and my granddaughter will probably carry the flag. And there will be the Cowboy Prayer and O Canada.

"And she was a prankster too, so we have a lot of good little fun things. For example, the first 20 knocked barrels will each get a bottle of wine—just different things like that.

"So there will be lots of fun prizes, lots of Jacey prizes. Anything she loved she was very passionate about and there's so much gratitude in my heart for all the donations and volunteers and everything that people are doing to make this day a great success.

"A lot of friends and family are all pitching in and the Spy Hill Sports Committee has been amazing and they're working with us and they will have the canteen and beer gardens on site. Friends from the town are just willing to volunteer and help in any way they can."

Fredbjornson says her daughter would be pleased to see the event take place.

"She would be so honoured. She wasn't shy, but she didn't like to be put on the spot, so now she's on the spot and she's shining and she'd be pretty honoured that the support is coming from places all over."

While nothing can replace the loss of a daughter, Fredbjornson says holding something like this in Jacey's memory does provide some comfort.

"I feel like I'm keeping her spirit alive by having this to just really honor her, what she liked and what she did. And it gives me a purpose.

"I started thinking about this after she passed—what can I do to honour her? And I can't give her her wedding day, but I can give her barrel racing."

Fredbjornson says the Jacey Lee Memorial Race will likely become an annual event.

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Farmland values influenced by many factors

For most farms, farmland is the biggest asset, and in recent decades, land values have appreciated steadily, making it a great investment. In many cases, the increase has contributed more wealth to the farm than the income derived from the production.

Beginning farmers wonder how they'll ever be able to afford to buy land. Retiring farmers wrestle with how to transition the farm to the next generation when so much value is in the land base. Everyone wishes they could know what farmland values will do in the future.

The annual FCC Farmland Values Report tracks and highlights average changes in cultivated farmland values—regionally, provincially and nationally. Using a system based on benchmark farm properties across the country, it provides important information to help producers manage risk and make informed business decisions.

Over the past decade, the biggest increases in the national value of farmland came in 2011 to 2014, at over 14% in each of those years. In 2013, the increase was more than 22%.

Since 2015, national increases have been more modest with 2019 pegged at 5.2%. However, the FCC Farmland Values Report recorded a great deal of variability across the country. While Alberta had a 3.3% increase in 2019, Prince Edward Island's farmland prices increased by 22.6%.

The variation in prices within a specific region can be huge. For instance, in B.C.'s Okanagan region, 2019 farmland prices ranged from a low of \$9,500 to a high of \$163,800 an acre. The value range represents 90% of the sales in each region and excludes the top and bottom 5%.

Price variation within a region comes from different use options and suitability, parcel size, quality and location. The FCC report highlights the factors affecting prices in each region.

Supply and demand

Land values follow the laws of supply and demand. A shortage of available land in a region (low supply) and many farmers interested in buying land (high demand) are factors contributing to higher prices.

Since farmland prices in almost all regions of the country have steadily increased for many years, there is sometimes an assumption that land prices will never decline. However, land prices fell in many regions from the early 1980s to the early 1990s due to low farm gate returns and record-high interest rates.

Interest rates

Interest rates have hovered near record lows since 2010. Low interest rates favour increased farmland values.

With low interest rates, mortgage payments are more affordable, allowing buyers to pay a higher land price as long as they have the down payment and can demonstrate repayment ability.

Low interest rates also make land an appealing investment compared to investment bonds or GICs (Guaranteed Investment Certificates).

Outside investor influence

Non-farmer investors influence land prices, particularly in scenarios where they

anticipate a strong return on investment. However, in most land markets, the main factor is competition from farmers looking to expand their operations.

When investors own a significant amount of land in a region, they can impact the land rental market. Local producers usually end up farming the land even though they don't own it.

Relationship between prices, rental rates and farm income

Land prices and cash rents for land are both influenced by the farm revenue generated from that land. However, prices and cash rents can sometimes move in opposite directions, and the relationship between the two can be very different in different regions.

Consider land that's selling for \$3,000 an acre and is cash renting for \$100 an acre. The rent provides an annual return of 3.3% before the payment of property taxes.

Now consider land with a value of \$10,000 an acre with a cash rent of \$200. That's an annual return of just 2% before property taxes.

For an investor, the annual return is more attractive on the lower-priced land in this example. Of course, an investor would also consider which property has the most significant opportunity to increase in value.

The bottom line is that land prices, cash rents and farm revenue will tend to move together over time. But there are periods when one of these variables may not match the pattern of the other two. Market adjustments can take time, and past relationships in these variables can evolve based on the outlook of the farm economy.

The productive value of land

You'll sometimes hear someone proclaim, "That land is so expensive that it will never pay for itself." The net farm revenue you can derive from a parcel of land may not make the mortgage payment on its own. Revenue from other land or off-farm revenue can be required to afford that new parcel of land.

Does that make buying land a bad deal? There are two revenue considerations with land—the revenue from what you produce on the land and the wealth generation if the value of land continues to appreciate.

As a farmer, you can be cash poor while being asset rich. Revenue and cash flow can be a struggle while your net worth continues to increase courtesy of the land you own.

When is farmland overpriced?

To determine if land is becoming more expensive in relation to the income it generates, a price-to-revenue ratio is often used. Analysts take the average farmland price per acre in a region and divide that by the average expected receipts per acre.

To calculate the expected receipts, a standard crop rotation is assumed, and the average crop prices and average expected yields are used.

There's no "ideal" value for the ratio as the mix of crops, the region and the outlook for crop revenues all influence. According to FCC analysis, the price-to-reve-

nue ratio has been rising since 2014 and is now above its historical average. That means affordability has been declining relative to farm income, and that land is expensive from a historical standpoint. But this is not necessarily indicative of future land price declines. The higher ratio can be sustainable if buyers and sellers believe in stronger future growth in farm revenues, continued low interest rates, etc.

Making land purchase decisions

If you're a field crop producer, you need access to fields, and you can either rent the land or own it. Most producers have a combination of both.

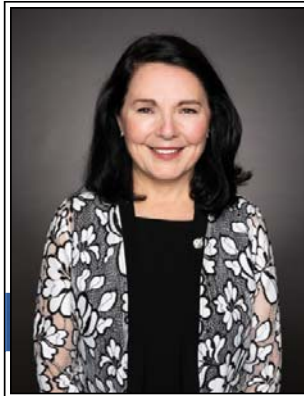
Farmland has always appeared too expensive, but waiting for prices to drop has been an unsuccessful strategy for many decades.

Farmland often carries an emotional attachment, particularly if it's land that has been in the family for many

years. While passion is commendable, it's unwise to let emotion govern farm-

land purchase decisions. Be clear on your short and long-term goals and objec-

tives and crunch the numbers for a detailed financial analysis.



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Rain will help maintain yields through the heat

Harvest right around the corner for some crops

Crops remain extremely stressed from the lack of moisture and continue to advance quickly due to the heat and dry conditions throughout the growing season. Many parts of Saskatchewan saw a break in the heat with clouds and smoke from fires moving in, providing crops a slight reprieve from heat stress. Any rain received now will not help increase crop yield but it will help maintain yields through the heat.

Provincially, 51 per cent of fall cereals, 52 per cent of spring cereals, 50 per cent of oilseeds and 49 per cent of pulse crops are at their normal stages of development for this time of year. Many cereal crops that have headed out are not developing kernels and some producers have elected to cut these crops as greenfeed. There is a significant shortage of livestock feed, so the government is encouraging producers to consider alternate uses for crops that will not develop.

Rainfall varied throughout the province last week with many regions receiving from nil up to 75 mm. The Redvers area received the most rainfall with 75 mm, the Kisbey and Stoughton areas received 34 mm and the Kindersley area received two mm.

Cropland topsoil moisture is rated as eight per cent adequate, 39 per cent short and 53 per cent very short. Hay and pasture land topsoil moisture is rated as six per cent adequate, 31 per cent short and 63 per cent very short.

Haying continues in the province with 22 per cent of hay crop cut and 61 per cent baled or put into silage. Hay quality is currently rated as eight per cent excellent, 51 per cent good, 32 per cent fair and nine per cent poor.

Hay yields are well below normal and most producers are unsure if a second cut will be possible this year. Low hay yields and quality are causing concerns over the amount of feed available to carry cattle over into the winter. Estimated average dryland hay yields at this time are 0.70 tons per acre for alfalfa and alfalfa/brome grass, 0.60 tons per acre for other tame hay and wild hay and one tonne per acre for greenfeed. Estimated average irrigated hay yields are 1.79 tons per acre for alfalfa, 1.67 tons per acre for alfalfa/brome grass and 1.23 tons per acre for greenfeed.

Crop damage last week was attributed to localized hail, strong winds, lack of moisture, heat and grasshoppers. Many producers are assessing the benefit of spraying for grasshoppers in fields that are very poor in condition and are considering cutting them as greenfeed.

Farmers are busy haying, doing yield assessments through SCIC, researching their options around water infrastructure and some have already begun prepping their harvesting equipment.

In response to the feed shortage this year, Saskatchewan Crop Insurance Corporation is doubling the Low Yield Appraisal threshold values for customers who salvage their cereal or pulse crops as feed, without negatively impacting future individual coverage. Customers are asked to contact their local SCIC office before

they graze, bale or silage any damaged crops to discuss their options. Additionally, the Government of Saskatchewan is making changes to temporarily increase the maximum funding a livestock producer can receive from the Farm and Ranch Water Infrastructure Program (FRWIP) for dugouts, wells and pipelines for agricultural use. This change will be in effect for the April 1, 2021 to March 31, 2022, time period. The maximum rebate for livestock producers during this time period will increase from \$50,000 to \$150,000. The first \$50,000 will be based on a 50-50 cost-share and the remaining \$100,000 will be on a 70-30 government-producer cost-share. Producers can contact the Agriculture Knowledge Centre at 1-866-457-2377 for more information.

Southeast Saskatchewan

In Southeast Saskatchewan crops are advancing so quickly in the region that some producers are indicating that harvest of some pulse and cereal fields is right around the corner. Hot temperatures in the forecast will further deteriorate crops and some producers have already cut multiple crop fields for green feed. Crops in the region range in development and condition; many areas of the province are struggling under heat and moisture stress while other areas like the southeast portion of the region continue to receive crop saving rain and have pockets of very good looking crops.

Scattered rain showers were received across much of the region, with the Redvers area receiving 75 mm. The Kisbey and Stoughton areas received 34 mm of rain, the Weyburn area 18.5 mm, the Moosomin area 12 mm and the Whitewood area 10 mm.

Topsoil moisture conditions last week declined from the previous week even with several rain showers appearing across the region throughout the week. Cropland topsoil moisture is rated as 21 per cent adequate, 56 per cent short and 23 per cent very short. Hay and pasture land topsoil moisture is rated as 13 per cent adequate, 39 per cent short and 47 per cent very short. Crop District 1B is reporting that 31 per cent of the cropland and 63 per cent of the hay and pasture land is very short topsoil moisture at this time.









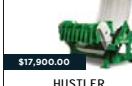
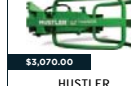




Haying operations continue in between rain showers. Livestock producers currently have 26 per cent of the hay crop cut and 52 per cent baled or put into silage. Hay quality is rated as four per cent excellent, 52 per cent good, 39 per cent fair and five per cent poor. Overall, hay yields are far less than average and many producers do not expect a second cut at this time.

Most crop damage this past week was due to dry winds, lack of moisture and heat. Grasshoppers continue to be of concern and some producers are applying insecticides to fields that are worth spraying.

Producers are busy haying, doing yield assessments, applying pesticides and getting equipment ready for harvest.

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August 20 & 21, 2021

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CCA Rodeo

Beginning at 7 p.m.

Muttin' Bustin'

During Rodeo Intermission

Slack

Following main rodeo

Beer Gardens

5:30 p.m. to 2 a.m.

DJ - Cordell Ginnis - Music following main performance

SATURDAY

Pancake Breakfast

Beginning at 8 a.m. - Rodeo Grounds

Farmers' Market

Beginning at 4:30 p.m.

Call or text Corinna at 306-735-7737

to book a spot

CCA Rodeo

Beginning at 7 p.m.

Wild Pony Races

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Beer Gardens

4:30 p.m. to 2 a.m.

DJ - Cordell Ginnis - Music following main performance

SATURDAY

Steak Supper and Rodeo - \$30

4:30 - 6:30 p.m.

Includes 8 oz. New York Striploin (cook your own) baked potato, salads & drink ticket.

Tickets must be pre-ordered by August 15th.

Call or text Jennalee at 306-735-7136 to purchase your tickets.



KIDS ACTIVITIES

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Producers need to see more drought support from federal government: APAS

The Agricultural Producers Association of Saskatchewan (APAS) is pleased to see the Government of Canada offering additional support for producers who are facing a relentless drought. However, APAS says these measures don't go far enough in offering assistance to producers in the province who are in some way impacted by this drought.

"Producers are scrambling to secure feed and water for their livestock," APAS President Todd Lewis said. "The state of Canada's supply chain is at risk right now, and these measures don't do enough to ensure producers will be able to recover from this year and ensure the supply chains does too."

On Thursday, Agriculture and Agri-Food Canada an-

nounced early designation of the Livestock Tax Deferral provision to assist cattle producers who have to sell a significant amount of their breeding herd due to lack of feed supply.

APAS says the early designation stops short of needed enhancements to the program, which include eligibility for yearlings and other classes of cattle as well as an extension of the deferral period from one to five years. APAS also takes issue with the area designated for eligibility which excludes 47 per cent of RMs in Saskatchewan.

"Our concern is that the entire agricultural region of Saskatchewan is not included in this provision when all livestock producers are seeing production shortfalls and record-high feed prices," Lewis said. "The high price and the lack of feed will result in many producers not in these regions still being forced to sell off breeding stock or, in some cases, the whole herd. We need to ensure that all producers are given the flexibility to manage their taxes during

this difficult time."

APAS is requesting the Government of Canada undergo fast consultation with producer groups in its AgriRecovery assessments.

Thursday's announcement from the Federal Government included calls for provinces to make changes to Agri-Insurance and APAS recognizes the Government of Saskatchewan has already made changes to help expedite the conversion of insured crops into greenfeed and other feed supplies.

APAS is reiterating its call for an increased AgriStability compensation rate from 70 per cent to 80 per cent, along with an extension of the enrolment deadline.

"During this extreme drought, it's very important that governments continue to work together and provide additional support to producers," Lewis said. "The wait and see time has passed. We need help now because many crops are too far gone."



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➤ **Beer Gardens**

➤ **Pancake Breakfast**

9 a.m. - 11 a.m. both days

➤ **Church Service**

August 15 at 10 a.m.

For more information contact

Jeff: 306-740-8025



FCC supports Western Canadian producers impacted by hot, dry weather

Farm Credit Canada (FCC) is offering a customer support program to farmers and ranchers across western Canada who are facing production challenges due to adverse growing conditions.

Many parts of Western Canada haven't received any significant rainfall through the spring and summer months. Extreme heat and dry weather have already reduced the potential yield of many crops. The unfavourable weather has also stifled pastures and hay production in many areas.

"We are watching the weather situation very closely and are talking to customers daily," said Michael Hoffer, FCC President and CEO.

"We already know that several ranchers are feeling the impact, while grain and oilseed producers are watching their crops deteriorate in the fields," he said. "If these

conditions persist, many operations could face cash flow challenges, so we want our customers to know we're ready to support them and find solutions."

"Our customers work hard to grow high-quality food for consumers at home and abroad, so they deserve our support when facing circumstances beyond their control," Hoffer added.

FCC will work with customers to come up with solutions for their operations and will consider additional short term credit options, deferral of principal payments and/or other loan payment schedule amendments to reduce financial pressures on those impacted by unfavourable weather.

"Producers across Western Canada are doing their best during difficult circumstances. Our government is working very closely with FCC, provincial partners and

stakeholders to respond as quickly as possible to the drought in Western Canada," said Marie-Claude Bibeau, Minister of Agriculture and Agri-Food. "During these challenging times, Farm Credit Canada is rolling out their customer support program to help farmers with solutions that address their unique financial challenges."

Customers in Western Canada are encouraged to contact their FCC relationship manager sooner rather than later to allow for the most flexibility in discussing options available to them. Customers can do this by contacting their local office or the FCC Customer Service Centre at 1-888-332-3301.

In addition to working with customers to support any financial concerns, FCC also reminds those who may be struggling to seek support for their mental well-being. For a list of mental health resources, visit FCC Wellness.



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Online-timed Antique/Restoration Cars, Parts, Antiques & Collectibles Auction for Keith & Denise Neufeld—30 years of Collecting Dispersal

Carnduff, SK

Bidding starts: Fri. Aug 13 @ 9am

Biddings ends: Sun. Aug. 22 @ 1pm—soft close

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Bidding Ends: Sept. 12 @ 7pm—soft
close

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Est. of Ron Beddome
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