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Cattle outlook 2026: Is this the year when the herd size finally expands?

LEIGH ANDERSON
FCC SENIOR ECONOMIST

Tight supply pushed up cattle prices to record highs in 2025, and despite recent corrections, the market remains historically strong. Strong prices, abundant feed supplies, and falling feed costs are all boosting optimism in the industry. Yet, the question most often asked is, how long will cattle prices stay elevated and when will rebuilding of the herd occur? In this outlook, we examine where we are in the current cattle cycle, an important indicator of how long high prices might last and share our price projections along with what the sector can expect in 2026 and beyond.

The cattle cycle: herd expansion and contraction and relationship to prices

A full cattle cycle usually lasts 10 to 12 years, moving from expansion to contraction before starting over, though it can be a couple of years longer or shorter. During contraction, tight profitability leads producers to make cautious decisions and slow herd growth as more cows are culled than replaced. In expansion, improving prices and

profitability encourage producers to retain heifers and grow their herds. Predicting the timing of peaks and troughs in the cycle is difficult because these phases can vary in length depending on market trends and economic conditions. Factors like beef demand, production costs, feed availability and pasture conditions e.g. drought, play a big role. The past few cattle cycles have been made longer and were heavily influenced by North American drought conditions (e.g. 2013), and black swan events like the BSE disease over the 2003 – 2005 period.

Based upon historical cattle cycles (Figure 1), the cattle market should be nearing the end of contracting, which marks the bottom of the cycle and early stages of the expansion phase. We've already seen early signs that the Canadian herd may have stopped contracting, according to July 1, 2025, inventory numbers. However, the U.S. cow inventory is the main driver for overall cattle markets. Because the U.S. did not release July 1, 2024, data, we don't know if herd rebuilding has started south of the border. Looking at January 1st, 2025, U.S. numbers, the herd still appears to be in the contraction phase.

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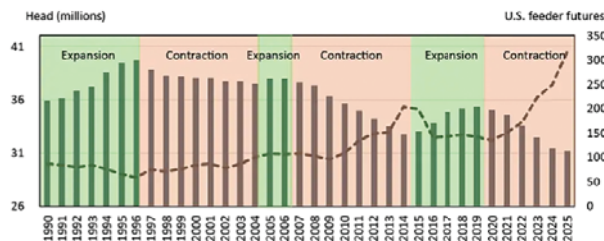
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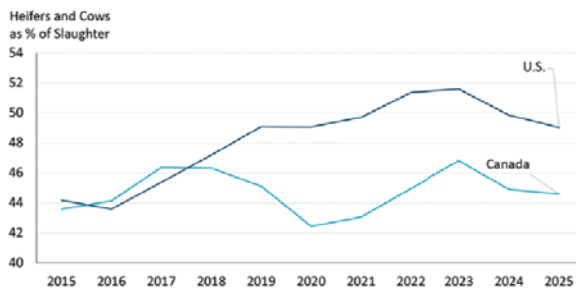
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Figure 1: North American cattle cycle - cow inventory and feeder price relationship



A leading indicator of potential rebuilding is the number of cows and heifers heading to slaughter relative to total cattle slaughtered. Combined cow and heifer slaughter rates need to decline below approximately 47% of total cattle slaughtered before the herd can grow again. While we have seen easing of the number of Canadian heifers heading to slaughter, U.S. slaughter rates through 2025 have not fallen low enough to signal herd expansion is underway (Figure 2).

Figure 2: Few signs of cattle herd expansion as U.S. heifer and cows slaughter remains elevated



Sources: Canfax, USDA, FCC Economics

This slaughter trend is critical because it directly influences cattle pricing dynamics, which are closely tied to herd inventory levels. U.S. feeder cattle futures have a strong negative relationship (-0.92 correlation) with North American cow inventory levels. In simple terms, when herd sizes go up, prices tend to go down, and vice versa. Historically, cattle prices usually peak in the first year of herd expansion. After that, prices either stay flat or decline slightly, followed by bigger drops two to three years into the expansion phase.

For example, in 2016, cattle prices dropped by 30% as cow numbers increased and the market expected plenty of future beef supply. Prices then stayed mostly flat for several years. Based on this pattern, cattle prices could remain relatively strong until at least 2027, possibly even into 2028. That said, short-term declines are possible—especially since prices have been very high recently.

For 2026, our forecasts show cattle prices easing from the elevated levels seen in 2025 but staying well above the five-year average (Table 1). Feeder cattle prices (550–850 lbs) are expected to dip in 2026 after hitting record highs in 2025 while fed steer prices are also expected to be softer but remain closer to last year's levels.

Our forecast for price declines in 2026 need to be understood in the context of how high prices climbed in 2025. It doesn't necessarily mean prices are weak—just that

they're coming down from last year's peak. Recall that feeder cattle prices jumped 19% between July and October, right after the U.S. re-closed the Mexican border to cattle. Since peaking, prices have fallen 15% but are still 30% higher than 2024. There are several reasons for the recent drop in cattle prices. One is that markets expect the border might reopen for Mexican cattle imports, even though there is no official confirmation. Additionally, the U.S. recently dropped tariffs on Brazilian beef imports, though these imports remain minimal compared to overall U.S. beef supply, there will be some impact on U.S. cattle pricing. The recent news that one U.S. packing plant is closing, and another is cutting back to a single shift has caused cattle prices to decline. On top of that, concerns about softer consumer demand are weighing on prices. Feeder cattle prices represent future beef demand, while fed steer prices reflect current demand. Overall, prices are easing from 2025 peaks but remain strong compared to long-term averages,

Table 1: Cattle prices projected to remain strong in 2026

Livestock prices	2026 forecast	2025 estimate	5-year average
Alberta fed steer \$/cwt	280	295	220
Alberta 550 lb steer \$/cwt	480	555	345
Alberta 850 lb steer \$/cwt	390	430	285
Ontario fed steer \$/cwt	280	300	220
Ontario 550 lb steer \$/cwt	435	515	320
Ontario 850 lb steer \$/cwt	370	430	285

Sources: Statistics Canada, AAFC, USDA, CanFax, CME futures, and FCC calculations

pointing to a continuation of a strong outlook for 2026.

Even with cattle prices projected to ease into 2026, abundant feed supplies will continue to support the strong profitability for cow-calf producers. Lower feed costs and a bigger drop in feeder calf prices compared to fed steer prices suggest feedlots could see better margins next year. In 2025, high feeder calf prices squeezed feedlot profits – even though fed cattle prices hit record highs, they didn't rise as fast as feeder prices. That's why 2026 could turn out to be a better year for feedlot operations.

While prices are projected to ease a bit in 2026, a few key factors could swing them either way and give us clues if the cattle contraction phase has reached its bottom.

Trends to monitor in 2026

1. January 1st and July 1st North American herd inventory levels

There are few signs that North American cow inventories will show expansion early in 2026. Still, the U.S. and Canadian herd numbers on January 1 and July 1 will be key to seeing if an expansion phase has started and if it's continuing mid-year. The January report will give the first clear signal of producer plans, especially around heifer retention and cow numbers. If rebuilding is underway, beef supply forecasts could rise and pressure our price projections outlined in Table 1.

The July report will confirm whether the trend holds. A bigger herd by mid-year would point to more beef supply by the end of 2026 and into 2027. However, if contraction continues prices could once again trend higher.

2. Re-opening of the U.S. border to imports of Mexican cattle

The potential reopening of the U.S. border to Mexican cattle imports is a key factor for feeder cattle prices and remains something to watch. If imports resume, added supply could push prices lower. If the border stays closed, feeder prices could rise.

3. Consumer demand

Another trend to monitor is consumer demand. Beef demand has held up well despite higher prices, but it remains a key watch item because changing consumer preferences and substitution to other meats have potential to affect the market.

Bottom line

The Canadian cattle sector is set for another year of strong prices and profitability, supported by tight herd numbers and solid demand. While the bottom of the contraction phase of the cattle cycle should be nearing its end, we don't anticipate major herd rebuilding in 2026. Any expansion will likely be gradual, keeping prices well supported for the next few years. Even if rebuilding begins, the North American herd remains at its lowest level in decades which will support prices. Based on past cattle cycles, prices should stay high—well above the five-year average—through 2026 and into 2027.

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Better crop resilience through genetic diversity

Wheat – a vital food crop that feeds billions of people worldwide – plays an important role in food security. Estimates place global wheat production at nearly 800 million tonnes this year, volumes that can be achieved, in large part, due to targeted breeding of high-yielding cultivars.

Common wheat, which accounts for 95 per cent of this production, has evolved from wild grasses through domestication. This progression, however, has come at a price, namely a loss of genetic diversity, says Valentyna Klymiuk, a researcher in the College of Agriculture and Bioresources at the University of Saskatchewan (USask).

"Wheat species are diverse in so many aspects, representing adaptation to a wide variety of natural conditions. This genetic diversity has implications for food security as it can create climate resilience," says Dr. Klymiuk whose work focuses on cross-breeding wild and domesticated wheat to accelerate variety development for Saskatchewan producers.

"I'm trying to bring in some of the lost genetic diversity and incorporate beneficial traits from wild relatives – such as disease resistance and tolerance to abiotic stresses – while limiting incorporation of undesirable traits," says Dr. Klymiuk, who was recently appointed Saskatchewan Wheat Development Commission Applied Genomics and Pre-breeding Chair, a position that is supported by the Saskatchewan Wheat Development Commission (Sask Wheat), a farmer-funded organization representing the province's wheat producers.

"It is very exciting that this work began with recognition and funding from farmers, who believe this is important," she says. "We work very closely with farmers



Photo by Matt Braden

Valentyna Klymiuk, a researcher in the College of Agriculture and Bioresources at the University of Saskatchewan, is working to improve resilience in wheat cultivars through bringing in diversity from wild relatives.

to understand what they are looking for in cultivars, and this guides the direction of our research and breeding efforts."

New cultivars able to adapt to changing conditions

Wheat breeding is a long process of

crossing parent plants with desirable traits, then selecting and testing the offspring over many generations. Working with wild relatives means "an even longer breeding cycle due to a lot of crossing and back-crossing to achieve the quality and yield profile [of domesticated wheat]," says Dr. Klymiuk, who explains that every parent has advantages and disadvantages.

One potential disadvantage relates to seed dispersal, with wild wheat allowing its seeds to shatter, while the tougher central stalk in domesticated wheat holds the seed together for easier harvesting. Lodging – which refers to the bending over or falling of plants – is also a major cause of yield loss.

However, "one cultivar, for example, could be lower yielding but have great fusarium head blight resistance," says Dr. Klymiuk, who explains that since fusarium head blight is a significant fungal disease affecting wheat, breeders have to achieve a balance between improving resistance and maintaining quality and yield. "We want to bring in fusarium resistance without destroying our grade profile. So, in a field where we have thousands of plants growing, we would remove everything that is susceptible to fusarium and then select for the best yielding plants."

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FCC report highlights productivity as key to Canada's agricultural future

Canadian farmers could see significant income gains and new opportunities if agricultural productivity growth returns to historic highs. The Farm Credit Canada (FCC) report titled Reigniting agricultural productivity in Canada, estimates that boosting productivity growth to two per cent annually could unlock \$30 billion in additional farm income, generate \$31 billion in GDP, and create nearly 23,000 jobs across the country.

Canada has long been a standout among global food producers. Over the past half-century, the agriculture industry has achieved significant productivity growth through better farm management, improved input efficiency and technological innovation. The report warns, however, that productivity growth has slowed in recent years, threatening the industry's competitiveness and Canada's ability to meet growing national and global food demand.

"Canada's agricultural productivity growth has consistently outpaced other G7 countries for more than three decades, showing the strength and adaptability of our producers," says J.P. Gervais, executive vice-president strategy and impact at FCC. "Even so, our growth has slowed, turning that around will take continued invest-



ments to spur innovation, and smarter ways of working to help producers improve efficiency and stay competitive in a fast-changing global market."

Low business investment in agricultural research and development and lagging venture capital investment in ag tech continue to slow productivity gains and limit the commercialization of new innovations. Closing Canada's investment gap is critical, as every dollar invested in agricultural innovation delivers long-term returns many times over.

"Canadian agriculture

has the talent, ingenuity and drive to lead the world in sustainable food production," says Justine Hendricks, president and CEO at FCC. "By putting productivity and innovation at the centre of how we grow, we can strengthen our food system, support the people behind it and build a more resilient industry for today and future generations."

Productivity is about helping farmers make the most of their resources. It means using land, livestock, labour and equipment efficiently, reducing waste, improving quality, and using technology to

find new ways to grow.

The report identifies three key pathways for producers to boost productivity growth:

- Improving efficiency by leveraging data and elevating management practices;
- Scaling operations through strategic investment; and,
- Accelerating innovation by adopting new technologies and approaches on the farm.

Turning those goals into action takes practical tools and real-world testing. With a single growth sea-

son each year, farmers face substantial risk in testing new production technologies or methods, and returns on these investments take a long time to be fully realized. Through Innovation Farms powered by AgExpert, FCC supports on-farm innovation by helping producers test and refine new practices.

FCC has committed \$2 billion by 2030 to advance ag and food innovation in Canada. Building on that commitment, FCC Capital is helping scale innovation across the entire value chain. The investment arm supports companies developing technologies and solutions that improve efficiency, productivity and sustainability, helping

producers and processors adopt new tools, expand their operations and build a stronger, more competitive agriculture and food industry.

Other key report findings

- Since peaking at two per cent in the 1990s and 2000s, annual productivity growth has steadily declined, reaching 1.3 per cent in the 2010s. It is projected to be under one per cent annually, a level reminiscent of the 1970s if current trends continue.

- Boosting productivity growth to peak levels seen in past decades could increase returns to farmers by \$30 billion – \$18.5 billion for crop producers and \$11.5 billion for animal producers – significantly improving profitability across the sector.

- Every dollar invested in agricultural research and development yields an estimated long-term return of \$10 to \$20, highlighting the strong economic value of innovation.

- Venture capital investment in ag tech businesses remains vital for driving innovation and supporting commercialization, yet it continues to lag in Canada. In 2024, U.S. firms captured \$6.5 billion of these investments, representing 45 per cent of global deal values, while Canadian firms secured \$276 million, or about 2 per cent, highlighting a major commercialization gap.

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Better crop resilience through genetic diversity

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To achieve consistently expressed traits, material undergoes multi-year trialing, she notes. "One year could have perfect conditions for yields while another could have drought or disease."

This gives us insights into how well our new candidates for cultivars are performing across different environments and under different conditions."

Making such lengthy efforts worthwhile are the "valuable traits genetic diversity represents, particularly adaptability," adds Dr. Klymiuk, where breeding strategies look to advance climate resilience for current as well as potential future conditions.

A 'package of solutions' for the agricultural sector

With a focus on improving crop varieties, supporting farmer profitability – and ensuring the long-term sustainability and competitiveness of the agricultural sector, the Crop Development Centre (CDC) at the University of Saskatchewan is one of Canada's leading public breeding organizations.

"Canada provides the best quality wheat around the globe," says Dr. Klymiuk. "So, a focus on quality is very important for us, since the reputation for having really great products is what keeps us in many markets."

Plant breeding has been crucial for Canadian wheat production, and public breeding programs have been especially impactful. According to a recent study, for every dollar invested by the CDC, growers receive a \$12 benefit-cost return. This impressive track record has been achieved, in part, through a commitment to building excellence in USask's "six signature areas of research," says Dr. Baljit Singh, the university's vice-president, research. "It started with first identifying our strengths, which include agriculture, energy and mineral resources, Indigenous Peoples, synchrotron sciences, one health, and water security. Beyond that, what is required is to support collaboration and consistently expand our capacity for research and innovation." USask now has nine recognized signature areas of research.

"USask has an impressive track record in research and



Dr. Baljit Singh, the university's vice-president, research.

innovation across many areas including agriculture, infectious diseases and vaccine development, water security, and work with indigenous peoples," says Dr. Singh. "The agriculture research and innovation system at USask has developed over more than a century."

With deep roots in agriculture, USask has long-standing connections to local food producers – and also hosts the Global Institute for Food Security, a globally renowned centre of excellence in agriculture and food-system related research.

Such endeavours are multidisciplinary by nature, says Dr. Singh, who points out the influence of agriculture, economics, sociology, technology and more on food systems.

"Just look at the confluence of agriculture and digital technologies, where developments in computer science, machine learning, AI and quantum computing are chang-

ing how we grow food," he explains. "When we bring together advances in diverse fields, we can come up with a package of solutions for the agriculture sector and advance global food security."

With the goal to accelerate farming into the digital age through research, teaching and innovation, the Nutrien Centre for Digital and Sustainable Agriculture is another facility at USask dedicated to creating more sustainable and resilient food systems.

One of the centre's platforms is a digital twin that integrates soil mapping, digital agronomy, yield analysis, ecosystem modeling and climate data with the goal to enhance decision-making, at both farm and policy levels.

Precision agriculture also helps advance data-driven practices, and Dr. Klymiuk says it provides farmers with valuable information "about conditions in their field that enable crop selection as well as when to seed and fertilize—and harvest."

Success, in agriculture, "depends on so much more than just having the best cultivar," she says. "Farmers appreciate having access to research that supports them with knowledge and technology development. But we also learn from farmers who do their research on the farm to try new things."

Dr. Singh sees the particularly strong feedback loop with farmers as a significant advantage. "When we provide a solution to farmers, we hear back very soon, perhaps at the end of the first crop cycle, about how it went," he notes. "And that is very useful, because we look at innovation from a perspective of how people in our communities can use it, for example, to improve outcomes in farming and food security."

Efforts like Dr. Klymiuk's illustrate USask's commitment to using its expertise and resources to improve outcomes in communities and across society, according to Dr. Singh.

"At the end of the day, our focus is on making a contribution to solving some of the tough challenges the world faces today," he says. "Food security is one area where we've seen success in our efforts to support the health, sustainability and prosperity of the local and broader communities."

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Spreading joy at Christmas

At only minus 19 a day or so after the cold spell and wow, did you notice how warm it seemed? And if that wasn't sweet enough, plus 4 rolled around just two days later and now it's practically summer-like. Okay, that's a stretch but between some rain and strong winds, the snow went from almost snowmobile to not at all! Oh woe are they, the snowmobile loving grands who had high hopes for at least a couple of feet of snow by now.

Life on the farm has quieted down for those of us who grain farm. Other than spurts of grain hauling and catching up on the farm books (or not as the case may be), we have turned our attention to lights and glitter and great joy as we celebrate the birth of Jesus. Between carol festivals and candlelight services, twinkle tours, concerts and turkey meals, we cannot help but delight in this special season.

As one of the organizers for our town's 'Light Up Contest', I get excited about seeing all the decorations that go up around Whitewood. And I wonder who the judges will pick this year for each of the categories. Wow, some places are so into it and then there's me. Okay, I try (sort of) but I can never bring it together. I just have some odds and ends of this and that and I stick them out in the snow (or on the ground as the case was this year - at least until the snow came), plug in the lights and ta-da! My sad little display lights up and I say, 'It's the thought that counts!' Needless to say, you won't see my name in the winner's list.

As part of our community's plans for an enhanced 'flag garden' area that also boasts the biggest curling broom ever, plans for an old rusty truck (think 1953) that speaks to the heritage of our little rural town, a committee that planned the park-like area decided the old truck could be a seasonal attraction—you know, lights at Christmas, flowers in the truck bed in summer and fall/harvest décor in the fall—and so it began. Magnets and solar Christmas lights now adorn the truck but I have to say, it's a bit less grand than I imagined in my mind. Who knew the wind would knock off magnets and that the perfectly straight lines I had envisioned appear more wobbly-looking than anything, proof that my decorating abilities are sadly lacking. The flower bed idea looks promising come spring though!

The extreme cold days kept me, for the most part, indoors, baking cinnamon buns because it's a great way to start my 'work day' such as it is. Plus, when the oven's on and the smell of bread fills the house, there's so much warmth and that suits me perfectly. Hubby and I don't actually eat cinnamon buns but we seem to find others who enjoy them, including the 'Lunch Bunch,' the crew of seven or eight high schoolers who delight us with their presence each noon hour.

Quick forays to the farm on the cold days (bundled in layers with hot shots in my mittens and long johns beneath my blue jeans) turned into more leisurely trips out as we continue to check bin temps and take treats to the farm dogs, farm cats and the rabbit. The dogs are especially attached to Grandma because he saves every scrap he knows they will love. This is why they 'talk' to him as they run up to his side of the truck, when we drive into the farmyard, never my side. On the other hand, the barn cats, all tucked into the ugliest cat house ever (my handiwork to be clear), await the yummys I bring to them.

In an effort to ensure easy feeding of the farm cats in the snowiest of winter days, the high-off-the-ground addition to the cat-feeding 'room' promises to work out well when the snow fills in around it. With a window in the little 'door', I can see which cats are going to greet me even before I open the door. I was curious to know if 'my' farm cat (the one I take some of the credit for saving from likely death when he was orphaned at four weeks of age) was using the "warm cube" I bought for him so I put up a game camera and it would appear he certainly is, along with some of the others. The bonus? Some 150 pictures of six different cats over a 24-hour period!

The Lighter Side of
Life...
DOWN ON THE FARM
by donna beutler
FREELANCE PHOTOJOURNALIST
dl_beutler@yahoo.ca



The twins have been tackling meat-cutting and sausage-making, the result of a successful hunting season, continuing the family tradition from the heated shop. When I was a kid, my family spent hours grinding meat and taste-testing the homemade sausage as little patties in the old electric frying pan in our make-shift basement 'meat shop,' so much so that by the time you tasted the last 'pattie,' of sausage-making day, you seriously didn't want sausage for supper for at least a month. Ontario's meat of choice was moose while our move to Saskatchewan back in the 60's saw the switch to deer meat being the top (only?) choice. While I personally didn't like anything but beef and chicken in those days (I have remained consistent with that opinion over the years), the sausage was always good. And since hubby has long since hung up his orange hunting overalls, I don't have to worry at all about what's in my freezer!

The twins' sister on the other hand hasn't so much been into processing wild game but more into her Cow Calf class, an online high school class that connects her deeper to the love she has for cattle and for showing them. Here's a girl who really lights up when it comes time to groom and show her animals, a testament to how ag-raised kids carry on that love of all things farm.

As I write this, we are not much more than a week away from Christmas. The probable blizzard has not struck yet, but as I sit in my half ton, awaiting hubby coming out of the dentist's office in Moosomin, the wind is gaining strength and my truck is literally rocking. My mind is a bit scattered (no surprise there) as I make mental lists of some of the things that will soon make it to my literal written list from where I can hopefully get them ticked off. There are gifts to wrap and baking yet to do, there are games to plan for our church supper, there is preparation for a supper our neighbours and us make for the residents of a local apartment consisting mainly of seniors and there's planning and preparation for our own family Christmas get-togethers.

Beyond all of it though, there is this wonderful warm feeling of excitement—watching the kids' expressions when they open a gift that's special to them; seeing the appreciation on the faces of those who receive something they weren't expecting; seeing Christmas carolers spread the story of Jesus' birth in song; going out for our annual twinkle tour, getting together with friends and neighbours—and no matter what those things

are that fill you with excitement this season, I trust this Christmas season is less about the 'stuff' and more about a heartfelt of love and the spirit of giving to those who may need a boost, a warm hug and some fellowship to lift them up from whatever heaviness may be dragging them down.

The other day, I stopped by the nursing home in Moosomin to visit a 97-year-old lady who, until a few years ago, lived in Whitewood and attended our church forever. Many was the time she would randomly drive up to our house in her little blue car just to drop some cookies off for the kids that filled my days during our first years in town. This dear soul with a smile permanently on her face, and now in a wheelchair with substantial loss of hearing, began telling me about the blizzard coming in the next day or two, her kids, her grandkids and her great grands. She was up on the news of the day and shared tidbits of info about people from Whitewood and I couldn't help but marvel at her knowledge, her joy and her attitude. She told me how much she enjoys my writing in the Spectator and I wondered, 'Will I be reading the paper when I am 97? Will I even make 97?' And then she continued, "That's a good newspaper. They are amazing to have such a good paper because lots of papers aren't doing so good." How observant is that because, let's face it, it is a great newspaper! (I wasn't paid to say that, just so you know).

"I can't really stand because I randomly fall," she continued with a chuckle. "And no one really knows why. That's why I'm in here," she said. "But I don't have aches and pains and the food is good and there's lots of variety." It certainly caused me to think that even from her wheelchair in her little room, she chooses joy. She stays connected to family. She praises those who care for her. She radiates happiness and obviously thinks on things that are pure, that are lovely and that are praiseworthy. How excellent is that?!

And now, just because my editor has said so, I must sign off and send this to her, the last column of the year. Here's wishing you all a wonderful and fun-filled Christmas season. May the Christ of Christmas fill your hearts with exceeding great joy. See you all next year!

letter, Grandma. As is 'Dear Hunter/Fisherman.' "Long pause. Uncontrollable laughing now (on my part). "Got it, Hunter," I respond, still dying of laughter at my stupidity.

And sometimes it's those ridiculously funny moments where we recharge and step back and realize that laughter is truly good for the soul.

Here's trusting you had a safe and successful harvest, fellow grain farmers, along with some really good belly laughs from time to time. Until next time, I hope whatever keeps you busy this time of year is a welcome change from those long hours in the field.

Thank you to all of
our hardworking
farmers, ranchers
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Daryl Harrison
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Crush it, don't crash it: How to win your first decade farming

BY RICHARD KAMCHEN
Planning isn't just paperwork. It's how you take control of your future. Avoiding common pitfalls now can give you the momentum and confidence to thrive in your first decade and beyond.

These four moves can help you crush your first decade and stay on track.

Avoid flying blind – build a plan

"If you don't know where you're going, it's difficult to steer the ship," says Kevin Frankl, manager of special credit with FCC in Regina.

And without a strong business plan, you risk veering into dangerous waters.

A business plan will help you stay on course by outlining costs, revenue projections, financing and long-term goals. Without one, you risk overspending, poor cash flow and debt that doesn't match profitability.

Not only that, but lenders will be wary of dealing with a business with such uncertain risk and destination.

Borrow wisely, not wildly

Debt is an ongoing concern in any business, and farming is especially dependent upon taking on debt from year to year.

Whatever the debt is for – land, equipment or infrastructure – make sure you



can repay it in good and bad times, advises Frankl. More debt spending will only make it harder to survive future production hits that come.

Unfortunately, Frankl has often seen farmers take on too much debt, too soon. "People will buy a too-big combine because they're planning for growth but can't afford it now."

They might be coming off a great year, but they're unable to make repayments when there's a downturn.

Pace growth strategically

While many might consider exceeding one's growth plans a success, Frankl points out that it can be detrimental.

"Cash flow often suffers

after a period of growth," Frankl says. "And if you grow too big, too quickly, it can be devastating to the operation as banks and creditors may not share in your appetite for growth, especially if cash flow concerns have led to late repayment, inability to resolve operating issues or even just added risk to payment."

Know your numbers: COP matters

You may increase the risk of experiencing unprofitable years if you don't conduct a cost of production (COP) analysis, which measures per-unit costs.

"If you don't know your costs, you're not managing your marketing properly. If you don't know what price

to sell at, you're probably not analyzing your costs very well," Frankl says.

The early years of farming come with big decisions – but they also offer big opportunities. Make them count by proactively avoiding common pitfalls and you'll set a strong foundation for the decades to come.

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Government enhances legislation for animal protection in Saskatchewan



The Government of Saskatchewan has introduced The Animal Protection Amendment Act, 2025, which will strengthen and create more transparency and public accountability around animal welfare enforcement.

"Our government wants to ensure provincial legislation reflects evolving changes to international trade requirements and changing expectations of the public regarding animal welfare enforcement," former agriculture minister Daryl Harrison said. "These amendments provide the flexibility and enhancements needed to accomplish these goals."

Through consultations held earlier in 2025 with service providers, producer groups and other stakeholders, the Ministry of Agriculture determined that amendments to The Animal Protection Act, 2018 were required to ensure enforcement would be consistent and equitable across the province.

Key changes include:

- Creating animal welfare inspector positions to provide

education on animal care to the public and livestock industry members;

- Providing the authority to obtain telewarrants to relieve animal distress;
- Establishing a code of conduct for animal protection officers and animal welfare inspectors;
- Establishing a chief officer position to oversee officer conduct; and
- Providing the authority to create an appeals board to adjudicate matters of animal disposition and owner liabilities for expenses.

Recently, a public Request for Proposal competition opened to allow organizations to consider involvement in animal welfare enforcement. Government will work with the successful service provider under a new legislative framework to create a sustainable enforcement model and protect animal welfare.

The legislation is expected to be passed in spring 2026.



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Varied conditions across the province at freeze-up

The Water Security Agency (WSA) has released the Conditions at Freeze-up Report for 2025. As we often see in Saskatchewan, conditions vary regionally. While this report gives an early indication of areas that are more vulnerable to potentially above or below normal runoff, it is not a spring runoff forecast; winter snow, which plays a big role in spring runoff, cannot be accurately predicted at this time.

Lakes and reservoirs in the Qu'Appelle, Souris and Saskatchewan River basins are expected to be at or near normal levels prior to the spring runoff in 2026. Inflows to Lake Diefenbaker are expected to remain near normal throughout the winter. Outflows from Lake Diefenbaker have been increased to manage lake levels within normal winter operating levels and are planned to be in the middle of the normal operating range on March 1, 2026.

The two short snowstorms prior to freeze-up in November brought light to moderate snowfall across Saskatchewan,

with heaviest accumulations near North Battleford, Melville and the southwest.

At freeze-up, soil moisture levels are near adequate in eastern areas of the grain belt, while western areas and the north are exhibiting soil moisture deficits.

Current long-range forecasts suggest slightly above normal precipitation and below normal temperatures through the winter months over much of the province. At this time, there are no areas where WSA believes that there is a heightened risk of above normal spring runoff in 2026.

Over the winter, WSA continually monitors conditions in Saskatchewan as well as the snowpack in the mountains, which greatly contribute to spring stream flows. WSA undertakes snowpack surveys at multiple spots in the province to better understand current conditions prior to issuing the runoff report. The preliminary Spring Runoff Outlook for 2026 will be issued in early spring 2026.

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A circular inset image showing a family of four (a woman and three children) in winter clothing building a snowman in a snowy field.

Happy Holidays!

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have predicted?

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