

MARCH 2026



'Diesel,' a famous front right lead horse in the current Budweiser eight-horse hitch.

From small Saskatchewan farm to Budweiser's lead horse

By DONNA BEUTLER

From a humble beginning on a small Saskatchewan horse farm has come great things. "Diesel" whose registered name is Clydesdale Creek's Diesel, is a well-known Budweiser stallion who is the right front lead horse in the Budweiser eight-horse hitch. During Super Bowl 2026 in February, it was Diesel in the lead of that Budweiser team.

Diesel is one of three famous Budweiser Clydesdale horses born and raised at the Szumutku farm just north of Stockholm, Sask. The Szumutkus—Delvin and Louise—can be rightly proud of this horse who was born with a love of showing off. Budweiser Clydes have to meet strict physical standards, and as part of a hitch team, these iconic horses travel to parades and brewery events and have been part of the Super Bowl ads since 1986.

"Budweiser horses need to be photogenic and they need to exude self-esteem," Szumutku told the World-Spectator

in a recent interview at his kitchen table. "That's why Diesel is the front right lead horse on the team," he explains.

The front right lead is sort of the 'top spot' on a team like this, and Diesel—tall, self-confident and show-worthy—fills the role effortlessly. He even made the December spot on last year's Budweiser calendar. These gentle giants are tall and muscular and the long, silky hair that covers their lower legs and hooves (leg feathers) and their high leg action are legendary.

Diesel—with his red-brown body and black mane and tail, four white socks and a white blaze on his face—has taken part in many events as a member of the current Budweiser hitch. It is a truly remarkable sight to watch a Clydesdale hitch team at work!

Horses like Diesel are only used for a few years because the pounding on pavement is hard on their legs. Diesel, like other horses on the team, are eventually placed on

a two-year 'last term,' and when that second year ends, the horse is retired. Diesel however, is on his second go-around of a two-year 'last term.' This very much speaks to not only how regal he looks and how beautiful he is, but how he has carried that love of 'showing off' that he was born with to the level he is at today, one that has earned him such a place in Budweiser history.

How does a horse breeder know he has a winner on his hands? And when does he know he has a horse destined for great things?

"When he knows, he just knows," said Louise Szumutku of her husband on his ability to spot a showing-quality Clydesdale. What's most amazing, though, is that he knows when that horse is just a baby. Not weeks or months into a young colt's life, but pretty much right away.

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Pest Management Regulatory Agency decision denies emergency use of strychnine in Saskatchewan for 2026

The Government of Saskatchewan says they are disappointed in the decision by Health Canada's Pest Management Regulatory Agency (PMRA) to deny Saskatchewan and Alberta's joint emergency use registration request for two per cent liquid strychnine to support Richardson's ground squirrel management for the 2026 growing season.

"Saskatchewan producers have been clear about the challenges they face in managing Richardson's ground squirrels with the limited tools available," Agriculture Minister David Marit said. "We are extremely disappointed by PMRA's decision and ask them to reconsider this decision. We need a federal regulatory system that considers economic impacts felt by producers and the realities on the ground."

Saskatchewan joined Alberta Agriculture and Irrigation to submit an emergency use request on October 1, 2025, following continued concerns from producers and industry stakeholders regarding the on-farm efficacy of currently-registered alternatives. Throughout PMRA's scientific review process, Saskatchewan and Alberta officials met with PMRA to clarify the urgent need for access to strychnine and to respond to PMRA's technical and science-based questions.

PMRA's decision means producers will not have access to strychnine for the 2026 growing season.

Saskatchewan maintains that the emergency use request included robust, science-based and strengthened mitigation measures—such as narrower application windows, mandatory training, enhanced reporting requirements and improved stewardship—to reduce risks to nontarget species while preserving the product's practical value for producers.

While PMRA determined these mea-



Two Richardsons ground squirrels peeking out from a hole in a dry field.

asures were not sufficient to mitigate risk to an acceptable level, Saskatchewan remains adamant that all PMRA's requests were responded to. Saskatchewan will need to pivot efforts in supporting producers with the management of this important pest through the implementation of a Richardson's ground squirrel management strat-

egy. Efforts will focus on:

- Continued advocacy at Federal-Provincial-Territorial tables for a science-based system that considers economic impacts;
- Delivery of support programs through the Gopher Control Program, administered by the Saskatchewan Association of

Rural Municipalities;

- Targeted extension efforts to improve the on-farm performance of registered alternatives; and
- Investments in research focused on best management practices, environmental risk mitigation, population monitoring and predictive modelling.



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From small Saskatchewan farm to Budweiser's lead horse

Continued from front

Szumutku and his wife have never shied away from hard work on their farm north of their beloved little community, and it's easy to see that Delvin not only has a gift when it comes to knowing a winner when he sees one, but a gift in preparing a Clyde for show. Over their years on the farm, they have grown crops and raised cattle and horses, but their true love are their Clydes.

Szumutku's lifelong love of horses—big horses that is—began almost from the beginning of his life. Now 74 years old, Szumutku says his dad always had Belgian draft horses, but as just a kid, Szumutku was more smitten with Clydesdale horses though they had none.

"I loved the Clydesdales," Szumutku said in an interview at his Stockholm-area farm. "Their legs, their white hair—I loved that about them. And I finally bought one when I was 12 years old."

Of course, it wasn't quite that simple. There was some work to be done to raise the money to be able to make such a purchase, and work he did, digging holes and putting telephone poles into the holes in the 1960s. These weren't just any holes, they were four feet deep, dug with a shovel and re-dug when he hit a rock. The pay was \$4 a hole. He dug holes from Stockholm north for two miles to the home farm where he still lives. And that money meant he could buy a Clydesdale, a five-year-old mare, not even broke.

When his dad purchased a Clydesdale stallion in the '60s, that was the beginning of a near lifetime of not only raising Clydesdales but showing them as well. And preparing these massive horses would become Szumutku's passion because showing them was one thing, but making them show-ready was where his greatest skill shone through.

"We (my dad and I) showed horses at the Royal in Toronto in the mid-60's," Szumutku said of those early years when he was just 13 and 14 years old. "The federal government provided funding to the provincial government who sponsored one train car of cattle and one train car of horses to go to Toronto to the Royal," Szumutku explained. "You had to apply to the Royal and then qualify to be able to have your horse go by train."

Though there was no cost for the horses to go by train, the owners had to pay other expenses and supply the feed for their animals. Nineteen horses was the maximum number in a train car and the owners rode along in the car to care for them. It took about three days to get there and in order to have the horses ready for show, this meant



Above: Delvin riding a Belgium at age 4.

Below: Delvin's first Clydes team at age 12.



leaving Saskatchewan about 10 days before the show began. Once they disembarked in Toronto in the middle of the night, they then had to walk their animals to the grounds—the Horse Palace as it was called.

"It was an incredible sound," Szumutku said as he re-

membered the sound of the horseshoes hitting the ground as the horses were led the three-block distance to the Horse Palace. Not only was the sound remarkable, but the spectators who lined the streets made quite an impression, especially as it was about three in the morning. People were enamoured with these big, beautiful horses that can weigh upward of 2,000 pounds or more.

Young Szumutku, along with his dad and others who had traveled to Toronto with their horses, stayed in dorms that were provided for them and everyone chipped money in for groceries so they could make their own meals while they were in the city.

One cold, wintery November after showing in Toronto, Szumutku, about 15 at the time, boarded the train with his horse, carrying with him a can of soup and some wieners to eat along the way. The cold temperatures not only froze the barrel of water meant for the horses, but also his food. With no heat on the train, he decided to use the one-burner hot plate they had to warm up his soup.

"I opened my can of soup with a hoof trimmer," Szumutku said, "then stuck the frozen wieners in the can of soup and put it on the hot plate. Three hours later, I checked and the soup was just lukewarm and I thought I would give it just half an hour more because hot soup would really warm me up."

Unfortunately for Szumutku, he inadvertently spilled his soup and his warm meal ended up on the floor of the train car. "I could have cried," he said of that moment. "I took a horse blanket and threw it over me to stay warm."

Szumutku and his dad also showed horses locally and one summer Szumutku's dad came home from an appointment with his heart specialist with a grand idea. Szumutku had come in from summerfallowing a field at around nine in the evening and his dad had five horses tied up in the barn. His dad's idea was to show at the Yorkton Exhibition which was to start the following day. Szumutku looked at the horses. None were even remotely ready for show. They were dirty with burrs stuck to their hair, and he thought, "We haven't even registered for the show, but if they let us in, I will go." And as luck would have it, they knew who to get in touch with and got registered, albeit late.

"I arrived in Yorkton at midnight," recalls Szumutku, "and I worked all night to clean that horse up, shoes on, washed up, trimmed up." All his work paid off with that last minute decision to show because the horse he ended up taking won the Supreme Grand Champion award. Sadly, it would be his dad's last horse show.

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As spring seeding gets underway, your Saskatchewan Party government thanks our producers for their dedication and resilience, which continue to feed our province and the world. We wish you a safe and successful season ahead.



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From small Saskatchewan farm to Budweiser's lead horse

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Over the next many years, life took some tough turns and the passing of Szumutku's dad was just one of them. Life on the farm in the 1980's, as for most farmers in those years, was not easy. Crop failures and high interest rates saw many farms struggle to make ends meet. Szumutku had quit showing horses by this time and had kept just one mare, but somewhere along the line, when his wife said to him, "If you want to do this again (show horses), do it," he decided to start again.

And so began Clydesdale Creek and they named their first colt "Lucky" because the newborn's resilience after her rough start to life was the beginning of bigger things to come. The little one had stumbled into a slough sometime after her birth and just her head was above water when Szumutku found her.

"We pulled the colt out of the water and brought her in and warmed her up," Szumutku said, "but she got an infected navel and it didn't look like she would make it."

Fortunately, little Lucky did survive and in the grand scheme of things, all of the Szumutkus' horses have come from that filly.

"This was the start of it all," Szumutku said as he thinks of Lucky, that little filly who didn't seem to have a chance, but in the end was actually the beginning of the Clydesdale Creek story.

When a wealthy fellow came to the Szumutku farm, he wanted to purchase the horse and the Szumutkus really needed the money at the time. But in the end, they didn't sell her, and in fact, they never bought another mare after that.

Though the Szumutkus have slowly phased out over time, they raised 45 to 50 Clydes over their many years in the business. Szumutku is quick to give credit where credit is due.

"I couldn't have done it without her," he says as he looks at his wife. "Together we've been to four world shows; we've shown all over Canada and the United States. The Worlds, though, is big-time. It's like the Olympics for Clydes."

Their first World Clydesdale Show (WCS) was in 2007 and their second in 2011. They admit to feeling like they didn't know a lot when they arrived at these first-for-them world shows, though they had showed well at other levels previously.

"Now we were at the



Delvin at Yorkton Exhibition

show of all shows," Szumutku said. "Some owners had chefs in chef hats cooking for their hired help. They had fancy decorations, expensive decorations," he added, saying that where some horse owners had \$2.5 million budgets for showing their horses, he and his wife from little Stockholm, Saskatchewan had just \$250 for their decorations.

"Fortunately for me, I had a dad who had gone to Royal," Szumutku explained, "and because of that I learned all about preparing horses and showing them as a really young guy. We (my wife and I) knew nothing back then, but we could outwork others who were there. The wealthy want to be as good a horseman as us poor people but they aren't."

2011 turned out to be a year to remember for the Szumutkus as they travelled to the WCS in Madison, Wisconsin, and not necessarily in ways one might think. They had just arrived in Wisconsin with their five show horses when Delvin had a massive heart attack, one of three times he required medical intervention during the time they were in Wisconsin for the show.

"They call it the widow-maker heart attack," Szumutku said of that experience. His saving grace was being very close to a hospital where heart specialists were able to save his life.

As for the horses, it was

the people they had met at the worlds in 2007 that helped them with their horses, showing the horses for them and proving to them what good friends will do for you when you need them. On top of that, their horses placed really well.

"We did amazing that year," Szumutku recounts, though he was required to stay in the U.S. for several days longer while his wife drove home alone, pulling their horse trailer and its precious cargo back to Saskatchewan. It's an emotional memory for the two of them as they recall that time in their lives, but in the stoic, Saskatchewan way, they continued on, showing in many places over the next several years,

including two more World Clydesdale Shows in 2015 and in 2018.

In 2018, Szumutku was asked to be the head speaker at the WSC banquet and he and his wife are so thankful for that experience and the many experiences they have been able to share together over the years and for the countless number of friends they have made in the business.

Szumutku says, other than a couple of instances, he never really was injured while working with his horses. He recounts being kicked as an eight-year-old and "catching hell" from his parents after his mom saw the perfect horse print on his chest, left behind from a stallion he was riding.

"We couldn't afford a saddle so I rigged up some twine to make stirrups and I went to bring the cows in for milking," Szumutku says of that incident. "The stallion took off and when I woke up on the ground, there were no cows, no horses anywhere and just the rope stirrup on my foot."

He thinks he was dragged and then kicked, but whatever happened that day, it left quite an impression on him—primarily in the middle of his chest.

On one other occasion he was kicked in the upper arm by a colt and it caused

such a muscle spasm that it blew a hole out his shoulder. He couldn't understand why his wife, who he believed to be standing at the kitchen window, didn't come out to help him as his shoulder was bleeding bad. As it was, when he made it to the house and got the bleeding under control, he realized Louise had never been standing in the window to begin with.

"There's never been a plant hanging in that window since then," Louise explained, pointing to the kitchen window. And today, there is still a clear view of the barn from the kitchen window and Delvin will never again mistake a plant for his wife's head.

Szumutku is so modest when he talks about the horses he has raised saying, "It's all about the horses. This really just fell into our hands." He is so proud of his horses and feels "it's nothing we did," but in reality, there is much more to it than that and it is clear he has a special way with these large animals and is so knowledgeable and so skilled at raising show horses.

Szumutku also gives a lot of credit to a stallion he raised called Jacob, who he says built Clydesdale Creek. He explains that much of his desire to do well with his horses stems from wanting to make his dad proud of him for carrying on this tradition. Between Szumutku's work ethic and his many accomplishments, there is no doubt that his dad would be incredibly proud of where his son's greatest passion has taken him.

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Government of Saskatchewan announces detailed changes to the 2026 AgriStability Program

Saskatchewan Agriculture Minister David Marit has announced changes to the 2026 AgriStability Program, administered by the Saskatchewan Crop Insurance Corporation (SCIC). This follows through on the province's ongoing commitment to ensure its business risk management programs remain relevant and further support Saskatchewan livestock producers.

"These AgriStability Program enhancements better recognize feed costs and pasture use, providing more meaningful and responsive support for our livestock producers," Marit said. "Our government has been responsive to the sector's requests, ensuring producers have access to relevant programs they need to manage risk and remain resilient."

Starting in the 2026 Program Year, for operations that rent pastureland for grazing, the costs associated with the rent or lease will be considered as allowable expenses for AgriStability. The expense must be reflective of a reasonable feed volume for the animals grazed. The producer needs to demonstrate that the transaction is for access to livestock feed, not for crop or forage production.

As previously announced, also starting in the 2026 Pro-

gram Year, AgriStability is adjusting the feed inventory pricing for livestock producers. This accounts for feed destined to be used on the farm and not sold. When feed prices rise, the value of ending inventories can increase, potentially offsetting losses of actual feed production. This modified calculation will use the end of year price along with opening and ending feed quantities to calculate the value of the inventory change.

"The Saskatchewan Association of Rural Municipalities (SARM) appreciates the province's continued commitment to strengthening AgriStability and ensuring business risk management programs meet the practical needs of Saskatchewan producers," said Bill Huber, SARM President. "The inclusion of pasture rental costs and the feed inventory adjustment are meaningful first steps that better reflect the realities faced by our livestock producers, particularly during dry years."

"The Saskatchewan Stock Growers Association (SSGA) welcomes the 2026 AgriStability program changes that better reflect how livestock producers manage their operations," SSGA President Jeff Yorga said. "Starting to capture on-farm feed inventories and rented pasture ex-

penses is a great first step toward strengthening the program's ability to support producers through dry years, rising costs and market uncertainty."

"Strong risk management programs are essential for Saskatchewan cattle producers to remain competitive and resilient," Saskatchewan Cattle Association (SCA) Chair Chad Ross said. "SCA has worked hard to ensure producers have responsive and practical programs available to them. We appreciate the announced enhancements to the 2026 AgriStability Program. These improvements will help Saskatchewan producers more effectively manage their risks."

Enrolling in AgriStability is simple. To request a new participant package, call the SCIC AgriStability Call Centre at 1-866-270-8450 or email agristability@scic.ca. The deadline to enroll in the 2026 AgriStability Program Year is April 30, 2026.

AgriStability protects Canadian producers against large declines in farming income for reasons such as production loss, increased costs and market conditions. It is one of the Business Risk Management programs under the Sustainable Canadian Agricultural Partnership.

Water Security Agency issues 2026 spring runoff outlook

The Water Security Agency (WSA) released the spring runoff outlook for 2026. The majority of the province can anticipate near to below normal runoff this spring.

From Kindersley to Assiniboia in the southwest corner, runoff is expected to be well below normal, while eastern Saskatchewan near Yorkton is expected to see above normal conditions.

In fall 2025, most of Saskatchewan experienced below average precipitation, leading to dry conditions at freeze-up. Snowfall so far this winter has been near normal for most of the province, with the north and west central areas receiving above normal precipitation. The

southern areas near the Manitoba border are reporting less than normal winter precipitation.

The mountain snowpack in Alberta, which contributes significantly to May and June flows in the Saskatchewan River Basin, is well above normal. If mountain snowpack remains above normal, snowmelt runoff into Lake Diefenbaker is expected to be above normal this year.

Currently, most major water supply reservoirs in southern Saskatchewan, including Lake Diefenbaker and those in the Qu'Appelle River system, are at or above normal levels and are expected to be near normal

levels following spring runoff.

The exceptions are McDougald and Harris reservoirs in the southwest, which are below normal. If conditions do not improve, some reservoirs in the Bigstick Basin in the southwest, and Reindeer Lake in the north, may continue to be lower than normal this year. Drier conditions are expected to result in lower flows and lake levels for the Churchill River Basin.

WSA will monitor spring conditions as they develop with an eye on southern Alberta's snowpack. As of late February, the snowpack in the Alberta prairie portion of the basin ranges from below normal to near normal.

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Budweiser's lead horse

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"Jacob won everywhere," Szumutku continued as he talked about this stallion. "He had incredible confidence. He was good with kids, he was cocky, he was proud."

"A fellow in the States where we were showing wanted to buy Jacob but was offering me \$10,000 less than another horse this man had bought and so I said no," Szumutku said. By the time they got Jacob back home from the U.S., the guy was on the phone still wanting to buy him and so the Szumutkus did agree to the sale, at their asking price, plus the cost of shipping him to the U.S. "Jacob was the Corvette of horses," Szumutku went on to say. "He put us on the map."

Today, as Szumutku still works with his Clydes in the barn not far from his house, it's obvious he knows exactly what he is doing, but more than that, it is obvious that he has a deep love and respect for these animals. Szumutku is careful to

note that these animals are not pets and they are not treated as pets.

His passion for the Clydesdale breed can be seen in his continued interest in the National Clydesdale Association where today he is the President and still travels to Toronto to attend meetings. Three years ago, he was asked to judge a horse show in South Africa, something he really enjoyed. While there they asked him to set up a breeding program. Judging, Szumutku learned, requires a careful eye and the realization that none of the horses are ever perfect. Once he learned that, he explained, he was able to judge.

As for Diesel, one of the most famous Budweiser Clydes, the media today has had a big impact on him being as well-known as he is, at least in comparison to two other Budweiser Clydes that came from the Szumutku farm. Regardless, it's been a remarkable journey, not just for the Szumutkus, but for Diesel himself!



Delvin Szumutku of Stockholm works with Dino, one of his young Clydesdale horses.

Why do we do what we do?

This story by Delvin Szumutku appeared in Canadian Clydesdale in 2019.

I can't begin to count the times I have asked why we do all this work to get a few horses ready for a show that seems to last a few minutes and then it is over. After the excitement wanes, the tiredness sets in.

This year (2019) going to the Yorkton Harvest Showdown was even more so as we had just returned from the World Clydesdale Show in Madison, Wisconsin. We had taken three horses and one of those horses, Clydesdale Creek's Lucky Lady, had qualified for the provincial championship competition at Harvest Showdown one week later.

At the barn in Yorkton, I was still asking myself why we do this when the school tours started. They were expecting 1,000 kids to go through the barns in two days. We, as a group, are asked if we would take a horse into a separate aisle and answer questions for these kids as they come through. Lady had been in the aisle for about an hour so I decided it should be another horse's turn, so I crossed tied her at the other end of the aisle and another horse was brought out by another exhibitor. As I was working on Lady to get her ready for the show, my brother-in-law, John, asked me if I could bring Lady over to the railing as he noticed a little boy in a wheelchair that could not get close to the other horse because of all the kids. When I looked up, I saw the little boy in his wheelchair. I found out that his name is Jace and he has a twin brother named Joshua. Now



Above: Jace and Lady

By Delvin Szumutku

Jace has Cerebral Palsy and cannot speak or walk. He is totally confined to a wheel chair. He was being aided and watched over by his brother Joshua and his educational assistant Jackie Sedley.

I immediately untied Lady and without a lead shank I was going to take her over to Jace. Before I could do anything, she walked over to him, completely on her own. The other children tried to crowd in but John and Joshua kept them back. Lady put her head down about one foot away from Jace's face. She looked directly into his eyes. You could almost feel her asking him, "What's wrong, why are you so quiet?" His eyes were as big as saucers. At that moment, they communicated something that was above us all. It was as if Lady told him she understood. She then lowered her muzzle to his cheek and they touched for about a minute. A huge smile came to Jace's face and Lady stepped back and watched him and his brother and Jackie leave.

In that moment I understood why we do what we do. That little boy did not need that experience, nor did the horse. It was those of us around watching that needed that experience. Jace and Lady already knew what we still have to learn.

It's not always about competition. It's about touching people with what touches us. There was not a dry eye in the barn. It amazed me how one special little boy and one gentle giant, neither which could talk, could speak so loudly.



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Provincial budget includes \$662 million for agriculture



The 2026-27 Provincial Budget includes a \$662.7 million investment to agriculture, an increase of \$37.4 million or six per cent over 2025-26.

"This budget protects farmers, ranchers and our agriculture industry in the face of market volatility and weather-related challenges," Agriculture Minister David Marit said. "By supporting innovation, investing in emerging technologies, strengthening market access and fully funding our suite of business risk management programs, we are helping producers stay competitive and ready for the future."

A continued \$89.4 million investment, through the Sustainable Canadian Agricultural Partnership, supports strategic programs to strengthen the agri-food sector and maintain Saskatchewan's position as a leading agri-food exporter with a growing value-added sector.

A \$524.3 million investment, an increase of 8.4 per cent over 2025-26, builds sector resilience through a strong suite of business risk management programs including Crop Insurance and AgriStability. This increased funding ensures Saskatchewan producers can access reliable coverage and responsive service delivery that meets

the needs of their operations.

Overhead aerial view of square agricultural fields, including wheat and canola, with the words "protecting agriculture" and budget figure overlaid on the image.

Over the past five years, Saskatchewan has invested \$178.6 million in agricultural science and research, including core funding for Saskatchewan's world-class research institutions and research and demonstration farms. Research remains a priority, with \$37 million budgeted for agriculture research to develop new technologies and conduct state-of-the-art research in Saskatchewan. This funding supports:

Key personnel at Saskatchewan crop and livestock research facilities;

Research chairs to advance strategic priorities and train the next generation of producers, agronomists and scientists; and

Research projects that demonstrate innovative technologies to producers and agronomists at the local level.

This budget fully funds animal welfare enforcement for livestock and companion animals in Saskatchewan through the newly formed Saskatchewan Animal En-

forcement Agency.

Through an investment of \$200,000, expanded mental health services will be available to Saskatchewan agriculture workers and their families. As of April 1, 2026, the Farm Stress Line will merge with the National Farmer Crisis Line to provide free, confidential mental health support and additional access to follow up coun-

selling by registered mental health clinicians with agricultural backgrounds.

"This budget keeps the agriculture sector on track to meet 2030 growth plan targets while ensuring producers have stable, reliable programs," Marit said. "These strategic investments support livestock and crop production and protect our growing agricultural sector."

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USask supports exploration of new Pulse Protein Centre of Excellence in India with government partners

As part of the ongoing mission to India, Premier Scott Moe along with officials from Canada, India, and the University of Saskatchewan have agreed to explore the creation of the Canada-India Pulse Protein Centre of Excellence at the National Institute of Food Technology Entrepreneurship and Management (NIFTEM) in Kundli, India.

"Our province is essential for global food security," Moe said. "This announcement represents an opportunity to bring Saskatchewan's expertise and ingenuity in pulse production to the people of India. By working together, we will accelerate innovation, expand processing capabilities, and help meet growing demand for affordable, high quality, sustainably grown foods."

Pulses, which include lentils, chickpeas, peas, and beans, are central to both Saskatchewan and India's agri-food sectors. They are also incredibly healthy and are high in protein. Over 80 per cent of all pulses exported from Canada to India are grown in Saskatchewan, providing food for hundreds of millions of people every day.

The governments of Canada and India have named the University of Saskatchewan and NIFTEM in Kundli the co-chairs that will lead the creation of the centre.

"The University of Saskatchewan has a strong history of developing agricultural innovations that have real world impact," University of Saskatchewan Research Vice President Baljit Singh said. "With groundbreaking discoveries in crop development, phenotyping, disease resistance, and excellence in food processing, USask researchers have greatly shaped modern farming advancements that have benefited both consumers and producers. We are committed to addressing the global de-



Photo by Matt Olson

Samples of pulses from USask's Crop Development Centre.

mand for plant-based proteins and applying our world-class researchers, labs and infrastructure to address these needs. We look forward to working alongside our partners in India and the Government of Saskatchewan to create sustainable solu-

tions through the new India-Canada Joint Pulse Protein Centre of Excellence."

The proposed centre will be a hub for food innovation in India with a focus on advancing pulse protein processing and fortified foods development. The centre

will also help strengthen the longstanding relationship between partners.

"The Centre of Excellence underscores the long-term partnership between Saskatchewan and India in pulses," Sask Pulse Growers Chair Stuart Lawrence said. "This collaboration between academia and government can help ensure more pulses are included in large-scale food applications and enhance the role pulses play in delivering nutritional security for the benefit of Indian consumers and Saskatchewan farmers."

Through innovation and expanding value added opportunities, the centre will support economic growth in both countries. It will also contribute to global efforts to improve nutrition, reduce environmental impacts, and advance sustainable agriculture.

Saskatchewan and India have a strong trade relationship with over \$18 billion in exports since 2007. The province is proud to be the consistent ally and reliable supplier India needs to ensure food and energy security.

Saskatchewan has had a trade and investment office in New Delhi since 2021. The province has built a network of nine international trade and investment offices to prioritize strengthening existing trade relationships while exploring new markets.

The mission to India ran from February 28 to March 6, 2026.



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Your accountant wants to be part of your management team

A do-it-yourself mentality can be good for a lot of things. When it comes to financial planning, though, it's likely not the best approach.

Dependable accountants are the key to planning success, according to Dick Wittman, a farmer and veteran farm finance expert based in the United States. A good advisor can help business owners prepare for challenges and opportunities through an analytical approach to farm finances.

The first step is finding the right advisor. Some accountants, Wittman says, prefer tax planning while others specialize in more general business financial analysis. Such individuals can help assess a wide variety of characteristics – deferred tax expenses, costs compared to market value of assets, cash and accrual-based profitability, and other foundational assessments – through financial statements.

The more thorough your statement, the more well-informed you'll be as a business owner. Rather than basing a capital asset decision on affordability alone (whether to buy or lease a piece of equipment, for example), advisors can high-

light which option makes the most sense for your wider business.

"There's a tendency to do a knee-jerk reaction and not to be analytical," Wittman says. "Sometimes farmers are not asking about alternatives because they don't know what questions to ask."

Currently there is no standard Canadian financial statement format. Instead, Wittman says, lenders and financial management companies take their own approach, though metrics such as working capital, liquidity ratio, debt-to-net worth ratio and profitability are common to all good statement formats. The methodologies used to make calculations, however, vary by company and organization.

The solution is to use financial worksheets consistently. In practice, that means compiling similar information over time and comparing that information to generate an accurate financial picture. A trusted accountant can help review worksheet data to ensure the information is sound.

"The challenge is the interpretation of the data. It's really valuable to have a

good analyst... most farms don't rely on accountants to provide meaningful financial reports."

Whatever the form, Wittman reiterates that financial statements are not just tools for acquiring loans. Financial information has multiple uses – including determining whether a farm is profitable and how succession planning could proceed – and is primarily valuable to the business operator. Investments in good advisors are critical to realizing that value.

"It does work. It's doable. It requires an educational foundation and a good support team."

When it comes to meeting with an accountant focused on tax planning, experts agree that producers developing successful business strategies and transition plans should meet with their accountant at least once outside tax season. This can prevent short-term issues and

pursue longer-term goals.

For Shawn Deyell, a chartered professional accountant and partner with RLB based in Guelph, Ont., once-a-year meetings inevitably focus on addressing immediate tax issues. This means short-term needs take precedence over all other topics.

"That same meeting is not the best place for planning," Deyell says. "Instead of being a financial janitor and tidying up after the fact, how do we make a plan going forward?"

Deyell says even one additional meeting each year can have a significant impact. This second meeting – ideally held half or three-quarters of the way through the year – gives farmers time to understand and adjust for issues during tax time. It's also an opportunity to analyze short, medium and long-term business goals with less distraction.



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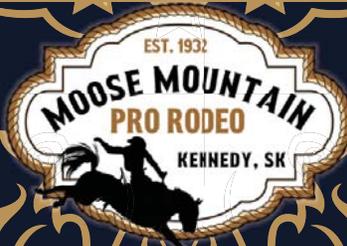
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Province celebrates International Year of the Woman Farmer



The Government of Saskatchewan is celebrating the International Year of the Woman farmer and the women whose leadership, innovation and hard work continue to strengthen the province's agriculture sector.

"Women have helped shape every part of our agriculture sector, strengthening both our economy and our communities," Agriculture Minister David Marit said. "From farming and ranching operations to research labs and processing facilities, their leadership across the value chain is driving the innovation that continues to keep Saskatchewan at the forefront of Canadian agriculture."

Saskatchewan is home to more than 34,000 farms, most of them family owned, many of them operated by husband-and-wife partnerships, and a growing

number run by women.

The province has an active network of female agriculture professionals who strive to connect and encourage women in the industry and serve on various industry association boards and committees. One such network is Saskatchewan Women in Ag.

"Saskatchewan Women in Ag hosts networking events and mentorship activities to connect like-minded women from across the province and beyond," Board Chair Anna Karlsson said. "Through relationship building, our members support, empower, and uplift one another contributing to a stronger, more resilient industry."

This year, Saskatchewan recognizes the role of women in agriculture in helping to bring safe, high-quality agri-food products to tables across North America.

Thank you to all of our hardworking farmers, ranchers and agri-businesses!

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Governments of Canada and Saskatchewan announce continued support through the 2026 Crop Insurance Program

Federal Agriculture and Agri-Food Minister Heath MacDonald and Saskatchewan Agriculture Minister David Marit have announced continued funding for the 2026 Crop Insurance Program, administered by the Saskatchewan Crop Insurance Corporation (SCIC).

"As governments, we are committed to providing responsive business risk management programs that meet the needs of our producers," MacDonald said. "These programs continue to evolve to ensure coverage accurately reflects local conditions and give producers the tools they need to make on-going business decisions."

"Every season brings both opportunity and uncertainty," Marit said. "SCIC's programs are built to support producers in managing risk and making confident, forward-looking decisions. Reliable coverage not only strengthens individual operations but also contributes to the long-term economic growth of Saskatchewan's agriculture sector. Now is the time to review your options and select coverage that best supports your operation."

In 2025, over 85 per cent of seeded acres were insured through the Crop Insurance Program. Despite variable growing conditions across the province, many producers experienced improved production compared to recent years, supported by strong, on-farm management decisions. These results have helped renew strength in the Crop Insurance Program, ensuring it remains reliable in supporting farmers and ranchers year after year.

This year marks 65 years of SCIC supporting Saskatchewan farmers and ranchers with relevant and dependable business risk management programs. SCIC continues to innovate the design and delivery of their programs. Leveraging technologies allows SCIC to enhance program accuracy

and responsiveness for Saskatchewan producers. Earlier this year, the Corporation introduced Satellite Forage Insurance as a localized, responsive and accurate approach to managing forage risk. SCIC works closely with producers and industry to ensure programs remain relevant and responsive. Through ongoing collaboration, SCIC remains committed to developing programs to meet the evolving needs of Saskatchewan agriculture while advancing customer service provided to producers.

"Saskatchewan's farmers and ranchers understand the importance of managing risk when it comes to variable weather and markets," Saskatchewan Association of Rural Municipalities (SARM) President Bill Huber said. "Crop Insurance is one of the tools available to help operations manage production risk and plan for the future. We appreciate the work that has gone into these programs so far, and we encourage all levels of government to continue working together so producers have reliable, effective options to help them navigate these challenging conditions and keep their businesses strong."

"For 65 years, Crop Insurance has been the cornerstone of risk management for Saskatchewan farms, offering the stability needed to invest in future growing seasons," Agricultural Producer Association of Saskatchewan (APAS) President Bill Prybylski said. "APAS is pleased to see SCIC adapting to industry needs with initiatives like Satellite Forage Insurance. Embracing technology that better captures real-world conditions is a meaningful step toward addressing the accuracy concerns of livestock producers. We strongly encourage all farmers and ranchers to review their coverage ahead of the March 31 deadline to ensure their operations are protected against the challenges of weather

and market volatility."

The deadline for Saskatchewan producers to apply, reinstate, cancel or make changes to their Crop Insurance contract is March 31, 2026. Producers must select their insured crops and coverage levels by this date. For more information or to make changes to their coverage, producers can speak with their local SCIC office. If no action is taken, last year's coverage continues for 2026.

Planning ahead is key for effective risk management. Producers are encouraged to review and update their coverage annually to ensure it reflects their operation's

needs. In addition to Crop Insurance, SCIC provides a suite of programs to support producers, including AgriStability, Livestock Price Insurance and the Wildlife Damage Compensation and Prevention programs. For more information, call 1-888-935-0000 or visit scic.ca.

Crop Insurance is a federal-provincial-producer cost-shared program that helps producers manage production quantity and quality losses. Support for the program is provided by the governments of Canada and Saskatchewan under the Sustainable Canadian Agricultural Partnership (Sustainable CAP).

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AG NEWS

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When agriculture is always in your heart

Partway through our recent stay in sunny, southern California, hubby suggested I add the Richardson Pioneer (RP) app to my smart phone. Needless to say, his flip phone has no apps. Truth be told, his flip phone died and he actually has a smart phone—minus the smarts so to speak (no data).

When I get far away from home, I forget (other than the grands and the cats) most things “home.” By that I mean I don’t think about farm books, let’s say, or grain prices in particular, or the kitchen wall that could use a refreshing coat of paint. Those things really don’t exist when I am floating around in the outdoor pool, reading on the patio, or going for a walk along paths where the grass is green, the flowers are blooming and the palm tree fronds are waving in the breeze. What exists for me there is the most basic of things: the great outdoors, complete with never-ending sunshine. For hubby however, it’s barcharts (I can tell when he’s been on my phone) and RP apps with current grain prices; it’s the weather at home; and looking at the bin temperature readings our granddaughter is gathering for him each week.

To be fair, I get the importance of knowing where the grain prices are at (not so good, btw); fertilizer prices (yikes, what a hike); fuel prices (could do without this hike as we head into seeding); and bin temperatures (losing a bin of canola to overheating is not something any grain farmer wants to experience). I just don’t like to think about it all while I am vacationing—which I don’t want to take for granted and for which I am so thankful to be able to do. I well remember those years of tenting with our kids, all of which we enjoyed. It’s just that now I really enjoy an actual bed over sleeping on the ground. I also enjoy sunshine, heat and mosquito-free places complete with comfy recliners and full-size kitchens.

Crossing the border into the U.S. was easy-peasy, crossing back into Canada, not so much. I am certain that over the past 50 years-ish, we have never had our car searched or had to go inside for questioning. Each receipt was reviewed without issue but I am sure we looked positively guilty when they asked if there was anything that could poke them when they (all three) went out to check our car. “Poke you?” I asked. Crochet hooks was my first thought, not that I uttered that thought out loud. In retrospect I think they meant sharp needles as in perhaps insulin needles or something but at the moment, we were thinking so hard of something in our car that could “poke” someone, we probably looked suspicious.

We happened to be carrying our son-in-law and grandson’s golf bags as they had flown down from Saskatchewan to visit us, so when the agent asked how long we had been golfing (never), I am sure we once again looked off. Wondering if we were even allowed to carry golf bags that didn’t belong to us, we paused and then “fessed up—” They are not our clubs.” And then the question, “Did you pack your car yourself? Do you know everything that’s in there?” Well that was a definite yes, though I am pretty sure hubby had no idea what was in those Hobby Lobby bags!

And speaking of feeling guilty (without reason), when we called in to our credit card company to set up our new cards yesterday, they asked the usual questions—ull name, birthdate, phone number on file – but then asked what my most recent purchase was. I was on it! I said, \$17.31 at Borderland Co-op just a few min-



utes ago. The agent’s response: “Not that recent.” Dead silence on my part. I have been away for six weeks during which time (believe it or not) I seldom used my credit card. Ditto for hubby although he used it for gas purchases.

Though hubby and I were both on speaker phone, if I answered a question related to “his” purchases (it’s all one account but card numbers are different) when it came time for him to answer, I was quickly told “he” had to answer. As it was, he told them his most recent purchase was at a gas station in Sidney, Montana. Agent: “What day?” Hubby: “March 11.” Agent: “What time?” Dead silence on hubby’s part until this: “Maybe noon, maybe mid-afternoon ish.” Not good enough. Agent: “What was the name of the gas station?” Hubby: “Maybe Conoco? Sinclair? 76? Really have no idea.” Not good enough. Agent: “Amount of purchase?” Hubby: “\$30, \$40 perhaps?” (We had just made a fair number of fills over a three-day travel-back-to-Canada trip for varying amounts). Not good enough. By this time we feel like we will never be able to answer any question correctly. The agent says he has to patch us through to his superior, so badly had we done on this test. Okay, so he didn’t say all of that. Superior: “Can you tell me when you made your last payment.” Me: “On or about February 20.” Superior: Not good enough. Superior: “Amount?” Me (cause I pay the bills): “Around X\$.” Superior: “Not good enough. Your husband has to answer since he is the primary cardholder.” So we reached over to the statement that had just come in the mail, looked up February 20ish and and ta-da! The exact payment amount. What a procedure!!

On our way home from CA, we decided to travel through Arizona before heading up through Utah and Montana. Our first Arizona stop was Yuma, a place we had never been. And wow, did you know it was an agricultural area? We were positively fascinated! The Yuma County area, very near the Mexico/U.S. border produces 90% of the winter greens (lettuce, broccoli, etc.) that supply the United States between November and March. 40-acre fields with various forms of irrigation including flood irrigation surround Yuma which sits in the middle of the desert. The Colorado River supplies the water released from Hoover Dam near Las Vegas and water ravines (or whatever they call them) criss-cross the region carrying water to the irrigation systems. According to what we could learn about water usage (and conservation) at a museum, every drop of water used by the farmers there is accounted for. While sprinkler irrigation systems might be used for

starting young vegetable plants, flood irrigation is how the plants are kept watered during their growing season before they switch the fields to cotton or wheat or whatever “summer” crops they decide to grow.

Every time we travelled through a valley or an agricultural area on our trip south, our eyes and ears perked up because all things ag are so close to our hearts. Some of the valleys we drove through are barely three or four miles wide but the land is so well utilized even in small spaces. Us prairie people rely, of course, on water from the sky but through many of the areas we travelled through (half a dozen states), it was all about water from the river and how much could be irrigated. In Yuma, 2500 trucks of produce move out of there daily and we could tell – traffic was slow no matter where we went because these trucks loaded with cases and cases of broccoli or romaine lettuce or whatever it was they were hauling. Cooling sheds are everywhere as the harvested crops need to get out of the heat (40C when we were there) and into cooling sheds very quickly.

With winter vacation at its end, we headed north from the border into snowy Saskatchewan (after a zero-snow anywhere vacation) up from the border crossing into Regina where we reconnected with the youngest grands who we had just sent off on a plane from California a few days before and then, before heading to Whitewood, we stopped in Balgonie to watch the twins and their team in their final junior boys’ school curling bonspiel. Now there’s nothing better than a great curling game or two and we were not disappointed. The team played several games and we loved watching as they strategized and made their shots. Oh, and listened to our built-in commentator (their dad) when the skip placed his broom and the fellows made their shots. I can’t be sure since I wasn’t on the ice, but something makes me think the twins don’t necessarily need to communicate out loud to know what the other is thinking.

Once again this winter I missed 4-H speeches (sad face here) but I did get a chance to read our 17-year-old granddaughter’s speech (she had won at the local level and went on to the next level) and wow! I was so impressed as it was a subject about some personal challenges she has faced since birth and the coping strategies she has learned and applies to her everyday life. It’s very obvious there’s so much maturity and growth that comes from facing certain challenges in our lives, something that I could sure see in the words of her speech.

And so, as I close off on yet another column, I hope the challenges that you, our readers, are facing, and especially the grain farmers with challenging commodity and input prices, don’t overwhelm you as you contemplate seeding this year’s crop. May this spring season of new life and new growth (and those baby calves for some of you) put a smile on your face and a desire to tackle, one more time, penning out the figures you need to make a profit. Until next time...

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Canada's farmland values continued to climb in 2025, FCC reports

The average value of Canadian farmland continued its steady climb in 2025, increasing by 9.3 per cent, according to the latest FCC Farmland Values Report. The Prairie provinces drove much of the year's average increase, while the Maritimes followed with continued growth. In contrast, Ontario and Quebec's increase in average values eased from the stronger gains recorded in previous years.

Manitoba recorded the largest average farmland value increase at 12.2 per cent, followed by Alberta at 11.4 per cent and Saskatchewan at 9.4 per cent. In Atlantic Canada, New Brunswick showed a 9.1 per cent gain and Prince Edward Island rose by 8.5



and Labrador, Northwest Territories, Nunavut and Yukon to fully assess changes in farmland values in those regions.

Over the past year the Canadian farmland market remained resilient, defying expectations as producers continued to expand their land base and make strategic acquisitions, supporting values across cultivated, irrigated, and pastureland nationwide.

"Demand for farmland remained robust, supported by long-term confidence in Canadian agriculture, lower borrowing costs, strong livestock prices and the limited supply of land available for sale," said J.P. Gervais, ag production executive vice-president at FCC. "The ongoing uncertainties related to trade and tariffs, high input costs and low commodity prices did not deter buyers' interest in farmland. These factors combined with varying local market conditions will influence future trends in farmland affordability

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per cent, while Nova Scotia recorded a more modest 1.6 per cent increase. Farmland values in Quebec increased by 4.8 per cent, reflecting steady demand across a diverse agricultural base, while Ontario saw

a slower pace of growth at 2.2 per cent following several years of stronger gains. Four provinces reported higher growth rates in 2025 than 2024: Alberta, Manitoba, New Brunswick and Prince Edward Island.

British Columbia recorded a decline in the average value of 1.7 per cent, yet the province has the highest farmland values on average. There were insufficient publicly reported sales in Newfoundland

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Photo by Matt Olson

USask has long been a pillar of agricultural research in Saskatchewan, across Canada, and around the world.



Photo by Matt Olson

Dr. Karen Schwean-Lardner of the University of Saskatchewan.

New USask poultry laying facility receives \$6.2 million CFI funding boost

Dr. Karen Schwean-Lardner (PhD) loves chickens

As a leading poultry researcher at the University of Saskatchewan (USask), Schwean-Lardner explores improved light, housing, and feed systems for better welfare, healthier chicken, and egg production in Canada—and she’s not afraid to feed the wild chickens she meets on holiday in Hawaii.

And nobody is more excited than Schwean-Lardner about what a new state-of-the-art poultry laying facility at USask would mean for her research field—and her birds.

“This will move us so far forward in poultry research,” she said. “This is causing me to push back my retirement because I want the first experiment in a system like this. This is so exciting.”

A proposed, cutting-edge poultry laying facility has received more than \$6.2 million from the Canada Foundation for Innovation (CFI) Innovation Fund, which supports developing infrastructure to further world-leading research in Canada. In addition, \$3 million has been contributed to the new facility by Saskatchewan Egg Producers, an independent farmer-run organization of egg producers in the province, and an additional \$1 million has been contributed by USask’s College of Agriculture and Bioresources.

“At the University of Saskatchewan and the University of Regina, researchers are doing work that improves food production, supports industry, and tackles real challenges facing Canadians. With our government’s Innovation Fund investments, we’re helping to make sure some of the best research in the world continues to happen right here at home,” said the Honourable Buckley Belanger, Secretary of State for Rural Development.

“The development of this new facility positions USask to continue as a Canadian and world leader in poultry research and animal welfare,” said USask Vice-President

Research Baljit Singh. “This funding is a tremendous show of support and vote of confidence from the government and our industry partners for the excellent agricultural research that takes place at USask.”

Schwean-Lardner is a professor in USask’s Department of Animal and Poultry Science in the College of Agriculture and Bioresources and the lead researcher on the project. She and Dr. Deborah Adewole (PhD), an assistant professor and poultry expert in the same department, are excited for the opportunity to set a new standard in Canadian poultry research with these new facilities.

As part of new guidelines set out by Egg Farmers Canada, “conventional” housing systems for chickens will need to be phased out for all Canadian producers by 2036. Schwean-Lardner and Adewole both said the proposed new facilities would put USask well ahead of the curve and help researchers and industry leaders stay on the cutting edge of poultry and egg production research.

“This project makes us commercially relevant for our research, regardless of which system our producers move to,” Schwean-Lardner said. “We can do the research for any producer in Canada, and that’s so cool.”

Using these new tools and facilities, researchers at USask will be able to precisely experiment with different types of feed and environments for chickens at an advanced scale, giving new data-driven insights to producers to enhance best practices for poultry welfare and egg production.

The blueprints for the proposed new facility emphasize precision and control for researchers, and comfort for the laying hens which will be housed there. Schwean-Lardner said the new, nearly 24,000-square foot facility they hope to build on the USask campus will utilize three types of housing systems for hens: enriched housing, free run, and

free-range systems.

The enriched housing systems are designed to promote living conditions and reduce aggression levels for chickens. Ten individual housing rooms will be equipped with lighting, temperature, and other environmental variable controls to let the researchers conduct experiments safely and ethically, and the free-range systems will allow the birds to wander the Prairie outdoors.

“Big data is getting more attention these days. We have a lot of data that can be gathered over time, and this unit is going to allow us to manage that data and collect it over a long period of time,” Adewole said. “There are going to be a lot of new things that we can do for poultry research.”

In addition, special viewing rooms will be available for public groups — from board meetings to schoolchildren — to see the chickens living at the facility. These viewing areas will allow consumers to directly see how housing systems affect birds, without risking biosecurity on farms.

“We can control the environment. Right now, we cannot do that in the same way,” Adewole said. “This facility is one of its kind in Canada. There are other universities that have built new facilities, but this one is encompassing all systems and has space for public viewing systems as well — which is a first in Canada.”

USask has long been a pillar of agricultural research in Saskatchewan, across Canada, and around the world. Schwean-Lardner said the support of the CFI and Saskatchewan Egg Producers was a tremendous step towards making the new facility a reality.

As Schwean-Lardner puts it, this facility has the potential to be a USask research cornerstone.

“This will be a relevant research facility for the next 50 years. It’s huge, huge, huge,” she said.

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In the summer, a kid's camp is held for one week. This gives kids the opportunity to learn and ride horses, ending with a youth horse show.

Stephanie Zoer photo

New Hope Ranch is a dream come true for owner DeeAnna Lyke

BY STEPHANIE ZOER

Long before the sun crests the horizon, DeeAnna Lyke is already awake. She enjoys the quiet mornings that are only broken by the soft nicker of horses waiting for their morning feed. Living on a ranch is not a job that a person clocks into, it is a way of life, and for Lyke, it is one she embraces fully.

Lyke was born and raised on a PMU farm by Wolseley by her parents Doug and Roberta Lyke. The farm had 60 horses that were all registered quarter horses or Arabians. Over the years this herd grew to 84 horses. When Lyke's parents went their separate ways, Lyke stayed with her mom Roberta who remained on the farm.

Lyke loved horses, but especially the Arabian breed. Roberta showed Arabians and soon Lyke went into showing as well. By the time young Lyke was seven years



A miniature pony show is held yearly. Here Krystle Zoer with her pony Tango is judged by Cheryl Smith.

Stephanie Zoer photo

old, she was already training her own horse. She had done all the groundwork and was the first to ride this horse. The excitement of the farm was when they held their production sale. A month before the sale, fences were painted and yard work was done. "It was a social time with friends," recalls Lyke.

When she turned 13 years old, she began farrier work on the horses. This is usually done every 6-8 weeks. In 2003 she attended Shur Shod School in Missouri and became a certified farrier. She has a large client base but is slowing down in that field of work. Eventually Lyke bought a small farm west of Stoughton and also bought herself an

Arabian stallion with the bloodlines from Kemosabi. "Arabians are intelligent, athletic and beautiful," said Lyke. The stallion "Ace" is as gentle as the day is long, and Lyke did all the training. Today he is 26 years old and still in excellent health and is used by children of all ages to learn how to ride.

Lyke's dream was to own a big ranch and be known as an Equine Hub. She sold her small farm when the opportunity came up for her to purchase a ranch by Indian Head. It has two quarters of land, a large indoor riding arena and an old barn that will be fixed up for stabling. Today she has 50 horses on the property, and 12 of them are hers. She has put up miles of fencing, added outdoor arenas, a warmup pen, and a round pen for training. She has replaced boards on the corrals and teaches lessons.

Not only are the horses to try it out and Lyke was hooked. Today she teaches this to a group of riders and holds WEcan shows regularly at her ranch. This form of riding is similar to western dressage, along with obstacle courses. There are many levels that riders can move up in. It is a discipline that unites horse and rider to work closely together.

Lyke offers a wide range of programs on the ranch. My Little Pony is a program for all ages. They pick a pony and lease it for a year. This gives kids that do not live on a farm the experience of what it is like to own a horse.

Continued on page B24



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TIMED ONLINE FARM EQUIPMENT AUCTION

Clinton & Rhonda Schwindt
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TIMED ONLINE FARM EQUIPMENT RETIREMENT AUCTION

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Low to moderate risk of spring flooding across Manitoba

Manitoba Transportation and Infrastructure's Hydrologic Forecast Centre reports the risk of spring flooding is low to moderate for most Manitoba rivers heading into the spring runoff period, with the exception of the Fisher River basin in the Interlake Region which has a moderate to major flood risk.

Spring flood risk remains largely dependent on weather conditions from now through the melt period, including additional snowfall, spring rainfall and the timing and rate of snowmelt. The Hydrological Forecast Centre advises most Manitoba lakes are expected to remain within their desired operating ranges after spring runoff and the risk of flooding along Manitoba lakes is low. A moderate risk of flooding is in effect for the Red, Assiniboine and Souris rivers along with the Icelandic River in the Interlake region and portions of the Saskatchewan River in northern Manitoba.

Spring flood risk is moderate to major along the Fisher River. Flood risk is considered low for the Red and Assiniboine River tributaries, including the Pembina, Rat and Roseau rivers. Eastern Manitoba including the Winnipeg River basin and Whiteshell Lakes area and most Manitoba lakes also have a low risk of spring flooding.

Soil moisture at freeze-up was near-to below-normal across most of Manitoba, winter precipitation has ranged from near-to below-normal in many regions and soil frost depths are generally normal to shallower than normal, allowing normal to above-normal infiltration of meltwater.

Snow-water content across Manitoba basins indicated snow accumulations are generally within the normal range, except for parts of southern Manitoba where snow accumulation remains below typical values for this time of year. The Fisher river basin in the Interlake region has normal to above-normal snow water content.

Lake levels across the province are within their operating ranges. Lake Winnipeg and Lake Manitoba are well below normal for this time of year and inflows into most major lakes are expected to be below seasonal normals,

reflecting generally drier-than-normal conditions across contributing river basins.

The Red River Floodway is not expected to be operated under normal or favourable weather conditions but may be operated under unfavourable conditions to reduce water levels within the City of Winnipeg. The Portage Diversion may be operated under unfavourable weather conditions or to mitigate ice-jamming on the lower Assiniboine River. The Shellmouth Reservoir is being operated in consultation with the Shellmouth Liaison Committee to reduce downstream flood risk while maintaining water supply and recreation objectives.

Ice-cutting and breaking activities are complete along the Red River and Icelandic River to reduce the risk of ice-jam flooding. There is a risk of jam induced flooding in areas that are historically affected by ice jams, including the Saskatchewan, Carrot, Swan, Icelandic and Fisher rivers.

Ice conditions and spring weather will play a key role in determining breakup timing and localized flooding potential.

Spring flood risk will continue to depend on weather conditions through the melt period. As temperatures warm and ice strength deteriorates, Manitobans are reminded to stay off waterways, rivers and retention ponds.

The Manitoba Emergency Management Organization continues to work with local authorities, First Nations and emergency management partners to prepare for potential spring flooding. This includes reviewing emergency plans, sharing information, and preparing resources for flood response, as well as coordination with Indigenous Services Canada and Manitoba Municipal and Northern Relations for First Nations and northern communities.



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New Hope Ranch is a dream come true for owner DeeAnna Lyke



DeeAnna Lyke photos

Above left: DeeAnna Lyke likes the versatility of the Arabian horse and takes them on cattle drives regularly.

Above right: One of the highlights of her ranch is the large indoor arena that is used every day for lessons.

Below: Geldings, mares, and miniature ponies are housed separately. Here the gelding pen sports a wide range of colour.



Continued from page B21

She has another program called "Barn Rats." This program is for youth and runs for nine months. It is an introduction to ranch life. They learn about chores, the care of a horse and the farm. They also get to ride a horse.

Lyke's Riding Academy program is for ages 10 -18. Here they focus on riding. They have a horse they use throughout the program. The youth learn to do drill teamwork, trail riding, and work together in a group.

The last Monday of every month is the Dirty Saddle Club. This is an adult-only club and is a time for horse lovers to come together and have a social. They can ride if they

like and it is an opportunity for non-horse owners to have a chance to ride a horse.

Lyke's days are filled with horse stuff, and she could not be any happier. This is the life she has dreamed about. Not everyone gets to live out their dreams, but Lyke has a good start. It is her goal to teach people to do better on their horses. She feels there is always so much to learn, and she continues to grow and learn herself.

Lyke is excited for another year of horse shows, lessons and just the pure love of horses and being able to share that with other horse lovers that come out to the New Hope Ranch.

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Rules of First Nations land ownership: An overview

For First Nations, purchasing land for agricultural development is often not as straightforward as one might think. When a First Nation buys land through the Treaty Land Entitlement framework, or by other means, there are two options: go through the Additions to Reserve (ATR) process or purchase land as Fee Simple.

BY TREVOR BACQUE
Additions to Reserve (ATR)
 ATR is the addition of a piece of land to an existing reserve or the creation of a new reserve for a First Nation. All Reserve lands are considered Crown land and are subject to detailed land laws according to the Indian Act:

1. Land is set aside for the use and exercise of treaty rights by First Nations people and their community.
2. Reserve land is exempt from Federal and provincial taxes – the property of a First Nation community or a First Nation person living on the reserve cannot be seized.

Reserve lands are subject to the rules laid out in the Indian Act or the First Nations Land Management Act, in use when First Nations opt out of the land management portion of the Indian Act and adopt their own land management code.

Fee Simple details
 When a non-indigenous farmer buys land from a neigh-

bour or realtor, it's Fee Simple land – a tract of land with or without structures on it. Anything can be done so long as the owner operates within the regional or county land-use bylaws.

The most significant difference between reserve land and Fee Simple land in developing or business ventures is that reserve land cannot be leveraged to build infrastructure. For example, if a First Nation wishes to develop a value-added processing facility or farm equipment shed on reserve lands, they either need the cash-on-hand or external investors. With Fee Simple, leveraging it for building infrastructure is common.

Reserve land for agriculture
 It's appealing to have more tax-free land, since there's a draw of the often-large amounts of unused arable land. However, it's difficult to develop anything commercially on the land due to financing challenges, including access to capital and a general lack of agricultural capacity.

First Nations often have substantial amounts of unused arable land that could be developed for agricultural purposes.

First Nations are pushed to use agrologists and agronomy to understand the land and how they're going to be planting on it, know the whole schedule of farming, know the dates, when to apply for crop insurance, and know that well in advance. But since Indigenous people have a historic lack of access to capital through financial institutions, reserve land is often developed through investment companies or cash.

Continued on page B26

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Rules of First Nations land ownership: An overview

Continued from page B25

Land is then leased back to a First Nation-owned corporate entity. The First Nation-owned corporate entity leasing the land can then farm it, develop it, or sublease it to a third-party farmer.

The designation process is complex and can regularly take up to two years. The designation request is sent to the chief, the community councillors, and then to the Minister of Indigenous Services, with no guarantee of the outcome.

There are other less-complicated procedures to pursue uncultivated and unused reserve lands intended for short-term agricultural purposes, such as a permit under subsection 28(2) of the Indian Act or a lease under paragraph 58(1)(c) of the Indian Act.

What about Buckshee Agreements?

There are also Buckshee Agreements, an informal agreement where a First Nation or band member allows, often verbally, a non-First Nation farmer to farm a portion of the reserve lands. However, as Billie Fortier, partner at MLT Aikins LLP in Calgary, Alta., explains, Buckshee Agreements are not binding, and there is no recourse if anything goes sideways with the relationship.

Customary Allocations as an option

Like Buckshee Leases, Customary Allocations granted to an individual are also not considered legally binding. A Customary Allocation is a resolution of a First Nation council, or applicable custom or law of the First Nation, to use land for agricultural purposes.

However, an individual member of a First Nation may obtain allotments on reserves, giving them the right to exclusively use and occupy a defined parcel of reserve land. This is called a Certificate of Possession (CP), and once the First Nation approves the allotment, the federal Minister of Indigenous Services must issue the CP.

"It's as close to Fee Simple as a band member can get on reserve," Fortier explains. "Members have an enforceable right of possession; they can then lease those lands to other members or non-members [with Ministerial approval], extract natural resources and farm the CP lands freely."

Fortier says it's important to remember that a CP may be transferred only to another member or band, and those lands cannot be sold as fee simple lands can.

The Westbank First Nation in British Columbia has allotted almost all of its territory to individual members using CPs. It's a prime example of how CP holders can lease and develop their lands.

Fortier suggests a band member can leverage reserve land for agricultural purposes

by being allotted a CP. The other option is for a First Nation to source outside investors. However, Fortier cautions that the business relationship should be structured carefully to minimize liabilities.

"We often see First Nation-owned businesses engage partners either to get more investors on board or to engage their on-site expertise," she says. "A Nation-owned company may want to develop a large-scale farming operation and would need initial capital investment, possibly by bringing in a third-party partner. Do your due diligence to make sure you're choosing the right partners and the most advantageous business structure and that you're protecting the company's long-term interests, and by extension, the First Nation's."

Bottom line

Reserve lands and Fee Simple lands are distinctly different, and both come with unique advantages. Reserve lands often face a larger task of becoming profitable since the owner cannot leverage land the same way someone who owns fee-simple lands can, except for the long-term leases provided through the Indian Act land designation process. A clear set of goals and expectations is key to successfully developing and farming either type of land.

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Supporting our kids' well-being on the farm

BY MYRNA STARK LEADER
The farming way of life offers children a chance to grow up around nature and build responsibility – and it can also place emotional demands on young shoulders. You can help your kids navigate wellness in healthy, supported ways.

"There's an incredible stoicism in farm culture – getting chores done even when you're ill, ensuring things are looked after," says counsellor Tammy Thielman, MSW.

That same determination that keeps operations running through long hours and financial pressure can also lead families to absorb stress or handle it poorly – shaping how children learn to manage pressure.

Working from Salmon Arm, B.C., where she and her family raise sheep, horses and chickens, Thielman supports children, youth, parents and families.

She's seen children who love the farm and those who don't, adding that mental health challenges can stem from events such as family conflict, divorce or changes in farm ownership.

Farm kids often witness the ups and downs of weather, markets or production. Those uncertainties can ripple through a household, affecting how secure they feel.

"It's sometimes the ripple effect. Children are observant and deeply connected to what's happening around them. Giving them tools to process those experiences builds coping skills. They're incredibly thinking and

feeling little beings, and these are big things for a young nervous system," Thielman says.

Observe the kids

As adults, we're logical, but children's thoughts often show through behaviour more than words.

"Kids live in their hearts. I've treated children who are really sad, angry or overly cheerful, trying to mask feelings," Thielman says.

Warning signs include aggression, worry, sadness, disinterest in activities, poor school performance, clinginess, isolation, sleep or appetite changes, fatigue, or headaches.

"I've had five-year-olds say, 'My back hurts,'" Thielman says. Such symptoms may be stress-related and should be evaluated by a medical professional.

In adolescence, kids may push you away or act mean, but Thielman says parents and caregivers remain the best barometers.

"Listen to your instincts. If you sense something, check it out. Ethical providers will tell you if they see a need for intervention," she says.

Being attentive isn't just good parenting – it's part of strong leadership on the farm. Families who communicate openly make clearer business and succession decisions because they operate from trust and emotional safety.

Small, consistent actions make a big difference

Even during the busiest seasons, moments of connection and honesty help kids feel safe and supported. One of the best preventive measures is teaching emotional language.

"Let them know some feelings you have – frustration, sadness or confusion. Naming emotions models that we are thinking and feeling people."

Farming is full of teachable moments: disappointment after a poor yield, relief when equipment works or gratitude after a good day. Sharing these reflections helps kids

understand emotions as part of managing both people and production.

It's also helpful to read with them about emotions. "Even short picture books open the door for discussion. We don't always nail it as parents or clinicians, but they know we're trying. They know we care."

Thielman cautions that asking too many questions can make kids shut down. Encourage young children to express their feelings through drawing. She often uses emoji pictures to start conversations.

Routine and stability at home provide a sense of security. Social interaction with peers is important too.

"We all have moments when we need a little extra support," Thielman says. "When we model caring for our mental health, like we would a sprained ankle, kids learn that looking after mental health is just part of staying well."

That mindset also builds resilience into the business – healthy leaders make steadier decisions and create workplaces, even family ones, where others can thrive.

Intervene early

Early support leads to better outcomes. Finding the right provider takes time, so start early. Look for a qualified counsellor, psychiatrist or psychologist with recognized credentials and membership in a professional regulatory college.

"Be the squeaky wheel," Thielman says. "Advocate for yourself and your child. That's also part of some providers' role – helping with system navigation."

Parents are a child's biggest support, but they can't be therapists.

"Within confidentiality limits, caregivers have the right to know how sessions are going," she says. "Parents are often the first to notice a problem – and to see progress."

On farms, where family and business overlap, early support isn't just personal – it's practical. Wellness strengthens communication and teamwork, helping ensure the next generation is emotionally ready to thrive.



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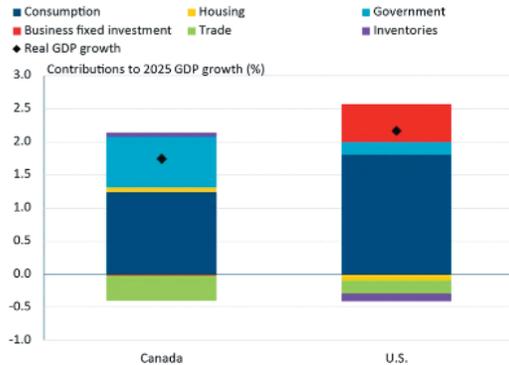
How will the commodity price surge affect Canada?

As if there weren't enough uncertainties to navigate through, the world economy now has to deal with a new war in the Middle East. The resulting jump in commodity prices, if sustained, is largely positive for Canada, although there are offsetting factors which should not be discounted. We unpack all of that in this edition of the Economic and Financial Market Update and explain the implications for interest rates and the Canadian dollar.

Underperforming economy

The GDP numbers are in for 2025, and the damage from America's trade war is evident. Canada's economy grew just 1.7% last year, the worst performance since the 2020 pandemic recession, as export volumes fell on an annual basis for the first time in five years. That also means Canada underperformed the U.S. for a third consecutive year, with last year's growth gap between the two countries at about half a percentage point (Figure 1).

Figure 1: Canada underperformed the U.S. again last year



Domestic demand held up better than trade last year, as government and consumption spending offset weakness in housing and business investment, the latter two hampered by low business confidence. One positive development, however, was the expansion of consumption spending despite the worst labour market since the 2020 recession (and the resulting weak growth of real disposable incomes). But that was only possible because consumers dipped into their savings to maintain their lifestyles, as evidenced by a slumping household savings rate, which now leaves Canadians with little room to absorb any future shock.

With no end in sight to America's trade war (see Box 1 at the end of the report), look for trade and business investment to act as a drag on Canada's economy again in 2026.

The major difference with last year though, is that the offset provided by government and consumption spending might not be as significant this time. While the federal government has laid out its plans for ambitious public projects, related disbursements are more likely than not to take place after 2026. More pertinent to this year is Ottawa's plan to put public finances on a more sustainable footing (meaning more caution with regards to public expenditures), while consumers are likely to face intensifying headwinds e.g. a softening labour market in sync with slower economic growth, slowing population growth, and a growing debt burden.

Commodity price surge positive for Canada, but watch out for side-effects

Not all is bleak for the economy though. One recent development that offers opportunities for Canada is the jump in commodity prices stemming from the new U.S. war in the Middle East. Heightened security risks in the Strait of Hormuz are now restricting supply of oil and gas from this energy-rich region, pushing up commodity prices to multi-year highs (Figure 2).

Figure 2: Commodity prices jump to highest since 2022 due to new war in the Middle East



Given its high historic correlation with commodity prices, nominal GDP (which matters for government revenues) is likely to also perk up (Figure 3). GDP would likely benefit from improved "terms of trade" (i.e., the ratio of export prices to import prices) and possibly from increased energy investment and output.

If the increase in commodity prices is sustained, the federal government, but also provincial governments (particularly those of resource-rich provinces like Alberta, Saskatchewan, and Newfoundland & Labrador) will see higher revenues, leading to smaller budget deficits than originally planned. That does not necessarily mean the federal and provincial governments will increase expenditures as a result, but there is certainly potential for a spending-related boost to GDP growth if the uptick in commodity prices is sustained.

Continued on page B31

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How supply and demand drives production and marketing decisions

By RICHARD KAMCHEN

Supply and demand dynamics are ever-present and changing, but you can use them to achieve higher profits.

The foundation of earning profit through supply and demand is to make the right decisions about what to grow and when to sell it.

Justin Shepherd, an FCC Senior Economist, says farmers usually choose what to grow based on crop rotation and crop prices. For example, if prices are high for a crop grown last year, it may be tempting to grow the same crop again.

When it comes to selling, Shepherd says farmers usually make the decision on when to sell and for how much based on cashflow needs. For example, for land and equipment payments and to pre-buy seed and inputs.

However, there are other considerations to keep in mind to make a more encompassing decision.

1. Think locally, nationally and globally

Farmers set themselves up for success when they make informed production and marketing decisions that are broad, far-reaching and at a high level. From considering local, national and global crop supplies, to judging the impact of world issues, all play a role in agricultural production and sales.

For example, consider growing conditions in other parts of the country and the world. A wet spring at home may delay your seeding plans and reduce the crop yield, but ideal spring conditions in another province or on the other side of the globe may produce a bumper crop.

That means the days of finalizing a crop plan in November and using it to seed in May don't exist anymore for top producers, says Evan Shout, CFO of Hebert Grain Ventures, a grain and oilseed farm in southeast Saskatchewan. Instead, farmers need to think long-term and consider what's happening on a global and national scale and what impact they could see as a result.

"We're looking at the supply/demand impacts for

both inputs and (crop) pricing and volatility, pretty much 12- to 36-months out," Shout says.

2. Prices are global

The factors behind the price you receive for what you produce go far beyond your crop field, paddock or barn.

"We're in a global market," Shepherd says. Using canola as an example, he adds, "Canada is a canola producing powerhouse and strongly influences the global price. However, there are many international factors that impact the market."

If canola production in Australia is down, there could be an opportunity for Canada to fill any world supply gaps. However, a strong soybean output in the United States and South America could also help fill the broader market for vegetable oils and protein meals. At the same time, palm oil supplies in Southeast Asia could take up the canola oil shortage left by a poor Australian crop. All contribute to shaping the value of canola grown in Canada in any given year.

Continued on page B32

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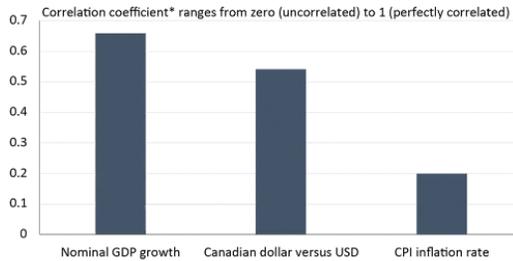
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How will the commodity price surge affect Canada?

Continued from page 29

That said, higher commodity prices also present challenges for the economy. We recently explained how surging fertilizer prices, amid the Middle East crisis, are weighing on Canada's agricultural sector. Soaring commodity prices can also push up inflation (e.g. higher prices for gasoline and other fuels), further eroding purchasing power of already vulnerable consumers.

Figure 3: Nominal GDP, CPI, and the Canadian dollar positively correlated with commodity prices



*Correlation between year-over-year growth of BoC commodity price index and year-over-year growth of GDP, C3, and the consumer price index, calculated using quarterly data over 1981-2025

How does the Bank of Canada respond to soaring commodity prices?

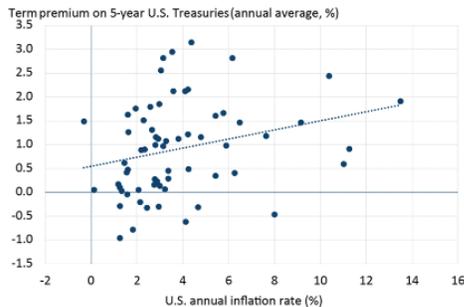
Another channel through which a commodity price shock could restrain the economy is by keeping monetary policy tighter than would otherwise be the case. As mentioned above, they do tend to raise overall inflation, which matters to the Bank of Canada.

There's little the central bank can do to address supply shocks, but it can certainly influence demand. One thing the Bank of Canada fears more than inflation itself is long-term inflation expectations. Those expectations have been well anchored over the past several decades, which helped keep inflation largely under control. But if the commodity price surge is sustained long enough as to force businesses to raise their prices (especially in light of Canada's chronically weak productivity growth) and workers to demand compensation for the erosion of their standards of living, that could potentially trigger a wage-price spiral. This is why the Bank of Canada will be watching closely its quarterly surveys of consumers and businesses for clues about long term inflation expectations. If those expectations increase materially, the Bank of Canada may be forced to raise interest rates pre-emptively to prevent core inflation from taking off.

In light of the commodity price shock, we have raised our 2026 forecast slightly for headline inflation. That said, we remain comfortable with our call for GDP growth to slow to around 1% in 2026, which is below the estimated "potential GDP" growth, meaning that core inflation is likely to remain under wraps even if there are periods of volatility on the headline rate. As such, barring a de-anchoring of inflation expectations, the Bank of Canada should remain in pause mode for the next several months.

That's not to say long term interest rates will also remain stable. As we explained in an earlier edition of the Economic and Financial Market Update, Canadian bonds are highly correlated to U.S. bonds. Uncertainties about U.S. inflation tend to encourage bond investors to demand a larger "term premium" to compensate them for higher risks (Figure 4), pushing up yields on U.S. Treasuries (and therefore Canadian bonds) as a result. The recent surge in commodity prices arguably enhances those uncertainties and therefore could keep long bond yields elevated for longer. If that's the case, look for Canada's housing and consumption spending to be somewhat constrained.

Figure 4: High U.S. inflation tends to push up term premium and, therefore, long bond yields



Sources: Federal Reserve Bank of New York, FCC Economics

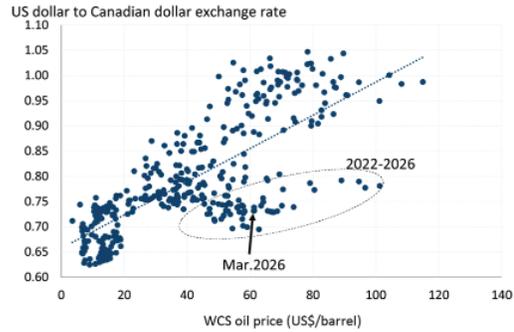
How high can the loonie fly?

Another way the commodity price surge could restrain the economy is through the exchange rate. Historically, the Canadian dollar appreciated in synch with rising commodity prices (see Figure 3 again), reducing competitiveness of our exporters as a result. The loonie has indeed appreciated against the U.S. dollar since the war started at the end of February.

It's worth pointing out, however, that the Canadian dollar's responsiveness to commodity prices has diminished since 2022, coinciding with a widening of Canada's yield disadvantage with the U.S. - recall the Bank of Canada's policy rate remains well below that of the U.S. Federal Reserve, which incentivizes the flow of capital towards America. Over the last four years, the loonie has remained below levels that would be expected given movements in the Western Canada Select oil price (Figure 5).

Considering the above-mentioned low responsiveness and our belief that the yield disadvantage won't disappear anytime soon, we expect the Canadian dollar to trade in the 72-74 U.S. cent range for most of 2026, although we acknowledge currency volatility could temporarily take the loonie outside of that range.

Figure 5: Canadian dollar's responsiveness to oil prices has diminished in the last four years



Bottom line

The commodity price increase, if sustained, presents a mixed bag for Canada. On the plus side, government revenues would get a boost from the resulting increase in nominal GDP, and business investment could potentially bounce back in the resources sector. However, inflation could also make an unwelcome return and, as a result, keep interest rates higher than would otherwise be the case, restraining housing, consumption spending, and therefore real GDP in the process.

Summary of forecasts of key economic variables

	2025				2026				2027				ANNUAL AVERAGE		
	Q1	Q2	Q3	Q4	Q1F	Q2F	Q3F	Q4F	Q1F	Q2F	Q3F	Q4F	2025	2026f	2027f
GDP growth, quarter-over-quarter % change, annualized															
Canada	2.1	-0.9	2.4	-0.8	1.3	2.0	1.8	1.7	2.2	1.3	1.2	1.1	1.7	1.2	1.7
U.S.	-0.8	3.8	4.4	0.7	2.0	1.5	1.8	1.4	1.5	2.5	2.3	2.0	2.1	2.0	1.8
Inflation, year-over-year % change, quarterly averages															
Canada (Food CPI)	1.3	3.4	3.5	4.8	5.4	3.2	2.5	1.6	1.5	1.6	1.5	1.6	3.2	3.2	1.6
Canada (Total CPI)	2.3	1.8	2.0	2.2	2.0	2.6	2.5	2.4	2.6	2.0	2.0	2.0	2.1	2.4	2.2
U.S. (Total CPI)	2.7	2.5	2.9	2.7	2.8	3.1	3.0	2.8	2.7	2.6	2.5	2.4	2.7	2.9	2.5
Key policy rate, %, end of period															
Bank of Canada overnight rate	2.75	2.75	2.50	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.69	2.25	2.25
U.S. Fed federal funds rate	4.50	4.50	4.25	3.75	3.75	3.75	3.50	3.00	3.00	3.00	3.00	3.00	4.34	3.59	3.00
Government of Canada key bond rates, %, end of period															
2-year	2.46	2.59	2.47	2.58	2.67	2.63	2.59	2.56	2.51	2.47	2.44	2.40	2.57	2.61	2.47
5-year	2.61	2.83	2.74	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.79	2.92	2.84
10-year	2.97	3.28	3.17	3.42	3.39	3.38	3.36	3.35	3.34	3.33	3.31	3.30	3.19	3.38	3.33
Exchange rate, end of period															
USD per CAD	0.70	0.73	0.72	0.73	0.73	0.73	0.74	0.75	0.74	0.74	0.76	0.74	0.71	0.74	0.74
EUR per CAD	0.64	0.62	0.61	0.62	0.64	0.63	0.64	0.65	0.64	0.63	0.64	0.63	0.63	0.64	0.64

Sources: Bloomberg, FCC Economics

Box 1 - IEEPA tariffs replaced by "Section 122" tariffs: What does this mean for Canada?

On February 20th, the U.S. Supreme Court ruled against the "reciprocal" tariffs imposed by the White House under the International Emergency Economic Powers Act (IEEPA). In response, the Trump Administration replaced the IEEPA tariffs with a 10% tariff on trade partners (and threatening to increase that rate to 15%) using Section 122 of the Trade Act of 1974 which allows such measure to be imposed for 150 days, at the end of which Congressional approval will be required for an extension.

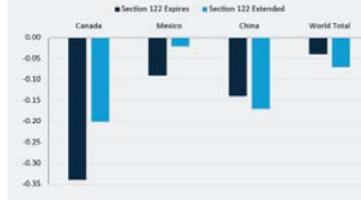
So, how does all of that affect Canada? Well, it's complicated.

First, the easy part. The majority of Canada's exports are entering the U.S. tariff-free thanks to CUSMA and won't be immediately affected by the changes. Also unaffected by the changes are industries hurt by tariffs imposed under Section 232 of the Trade Expansion Act of 1962 (e.g., sectoral tariffs on aluminum, steel, copper, lumber) which were not covered by the U.S. Supreme Court ruling. The only folks who will notice a significant difference are the small share of exporters who are not CUSMA-compliant because they will see a drop in the tariff rate from 38% to 10%. So, at first glance, the changes to U.S. trade policy seem to be overall positive for Canada.

But note that other countries exporting to the U.S. i.e., Canada's competitors, will also see their tariff rates drop to 10%. Most of those countries, aside of Mexico, do not have a CUSMA-type trade agreement with the U.S. That means the majority of their exports (unlike the small share of exports for Canada and Mexico), which were previously entering the U.S. with a 35% tariff, will now do so with only a 10% tariff. In other words, the changes favour competitors of Canada and Mexico in a relative sense.

Another piece of bad news for Canada and Mexico is that Section 122 tariffs may not be extended by Congress when the 150 days are up (which would take us to around July 24th). If that's the case, and the White House cannot find another obscure law to support a new tariff to replace Section 122 tariffs, exports worldwide would be entering the U.S. at a low tariff rate, effectively reducing the CUSMA advantage. That is why [The Budget Lab at Yale University](#) is expecting the GDP hit to Canada and Mexico to be even more brutal if Section 122 tariffs expire come July (Figure 6). Simply put, America's trade war while devastating to Canada, is even more so if it does not extend to our competitors.

Figure 6: Long-run change in real GDP (in percentage points) due to Section 122 tariffs



Source: The Budget Lab at Yale University

How supply and demand drives production and marketing decisions

Continued from page 30

3. Weather can significantly alter market supplies

Record-breaking drought can cause pasture, hay and feed shortages and even reduce water availability. A local shortfall in any of those areas could lead farmers to reduce the size of their livestock herd and sell more for meat processing. In turn, local farmers and those in other parts of the country could see a slump in prices in the short-term. In the long-term as cattle herds are reduced prices could rise as fewer cattle are available for slaughter.

"Monitoring local drought conditions as well as in-season rainfall is essential for understanding how weather will influence crop production," says Shepherd. Keeping an eye on global weather patterns has also become critical for anticipating broader market and production impacts. Tools such as the Canadian and USDA drought monitors offer farmers valuable, timely insights into developing moisture trends. In addition, Shepherd says more producers are installing on-farm weather stations and using real-time data to assess conditions specific to their own fields, improving both short-term decisions and long-term planning.

4. Politics and world issues play a role

Political factors such as Indonesia's 2022 palm oil export ban can also affect available supply. So too can geopolitical tensions.

Ukraine was a major exporter of wheat, canola and other crops, but Russia's invasion and logistics issues in 2022 caused grain and oilseed prices to soar that year until exports resumed in the Black Sea.

The conflict also contributed to a fertilizer supply crunch, sending input prices soaring that year. While nitrogen fertilizer has declined from those highs, recent geopolitical issues and supply constraints have kept prices elevated. For example, China has restricted fertilizer exports, particularly phosphorus and urea.

Leigh Anderson an FCC Senior Economist says, "gone are the days of picking up the entire seasons fertilizer needs at planting time". He points out that planning crop rotations, fertilizer rates and working with agronomists and retailers year-round are incorporated into farming now. Farms now have additional on-farm inventory for fertilizer, allowing them to take advantage of pre-buys in the off-season if pricing is favourable. Understanding and managing cost of production has become more important than ever to protect profitability.

5. Strong production doesn't guarantee profitability

Strong production doesn't guarantee profitability for farmers. Somebody must buy that production, and farmers in Canada are highly reliant on exports.

Strong supply doesn't guarantee high prices for farmers.

For example, Canadian farmers had record grain, oilseed and pulse production in 2025. However, that increased production at the farm-level doesn't mean profitability will be higher. Prices for grains, oilseeds, and pulses have been falling for most crops over the past several years largely due to global trade uncertainty and improved production. In addition, profitability has been pressured as crop expenditures have remained elevated.

Furthermore, on the demand side for commodities- it's challenging to forecast what importing countries will do, and sudden changes in buying behaviour can occur.

While the Ukraine-Russia conflict also created demand opportunities for Canada, trade restrictions and barriers from China and India caused Canada's canola and pulse sectors to take a hit.

How do farmers market in an uncertain environment and in a way that doesn't force selling into dips or miss rallies?

"The plan's not to be perfect, the plan is to sell into a profit," Shout says.

A must-have is a cash flow and working capital in place. Then you're not forced to sell and can wait for a more desirable price.

Knowing and managing cost of production is critical as increased on-farm inventory reduces and delays cash flow. Farmers would do well to focus on the things they can control and should not underestimate the incremental efficiencies from small improvements. For example, Anderson says "renegotiating land rents that are up for renewal could be considered". "Communication with input suppliers on needs e.g., target yields and appropriate fertilizer and chemical rates, is also crucial for producers".

"It goes back to having the finances in place to be able to execute a marketing plan, not based on having to sell, but based on when you want to sell," Shout says.

Obviously, no one can know when prices will peak or bottom out. Although chances are they're lowest at harvest, when supplies hit the pipeline as farmers need cashflow to pay the bills.

Grains and oilseeds farmers who can hold on are much more likely to receive better prices for their crops moving into the summer than they would have off the combine.

"If you looked at a 15-year trend, it's not very often that during harvest or during fall or January / February, when all the lines of credit are due, that those are the top places for basis or for futures," Shout says.

What farmers can do

Beyond bide your time you can:

- Improve profitability chances by developing marketing plans and calculating true costs
- Implement stocks-to-use ratios in marketing plans
- Read more about supply and demand

Maple syrup supply and demand

In some sectors, supply and demand forces are out of the hands of the free market. That's the case for the maple syrup industry in Quebec, which accounts for approximately 72% of world production.

As of 2004, Quebec maple syrup producers must hold quota, which applies to all production except containers of five litres or less that are sold directly to consumers. That means they are allotted a specific amount of maple syrup to produce. The objective of the quota system is to support producers' prices.

The Québec Maple Syrup Producers, which represents 13,300 producers, regulates production and marketing. It also established the Global Strategic Maple Syrup Reserve in 2000.

QMSP explains that the reserve maple syrup ensures constant supplies to customers and "stabilizes product prices, eliminating the swings typically caused by shortage or surplus."

That means if poor spring weather means a reduced maple syrup harvest by Quebec producers, the price to consumers won't skyrocket, as the supply will be topped up by the reserve supply.

When excellent spring weather conditions mean a bumper crop of syrup, those who produce over the quota must send their surplus barrels to the reserve. They are paid when the product is sold.

The reserve is in Laurierville, Que. At a 267,000 square foot-site and can store 55 million pounds of maple syrup, the QMSP says.

The organization has plans to expand its storage facilities. It says sales and exports will go up by almost 20% in the early 2020s, so they are looking ahead to increased product demand to ensure prices stay stable.



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FCC to support producers as fertilizer market uncertainty grows

As conflict in the Middle East heightens concerns about the rising cost of inputs, Farm Credit Canada (FCC) is expanding its Trade Disruption Customer Support Program to help agribusinesses, farm operators and food processors affected by rising fertilizer costs and energy prices.

"When global tensions rise, producers are often left wondering how it might affect the inputs they rely on," said Justine Hendricks, president and CEO at FCC. "While we cannot control those events, we can ensure producers have the financial flexibility and support they need to navigate uncertainty. FCC is ready to help producers keep their operations moving forward."

Originally introduced in response to trade tariffs affecting Canadian agriculture, this FCC program will now also offer support to help producers and agribusinesses manage financial pressures caused by unexpected market shocks.

Global urea prices have already risen amid concerns about potential supply disruptions from a region that plays a major role in global nitrogen fertilizer exports.

Through the Trade Disruption Customer Support Program, FCC offers relief for existing customers and new clients who meet lending criteria. The program offerings include access to an additional credit line of up to \$500,000, new term loans, and the option for existing FCC customers to defer principal payments for up to 12 months on existing loans.

FCC will continue to work with industry partners to ensure that Canadian agriculture and food businesses can navigate changing market conditions and keep the industry moving forward despite uncertainty.

Customers and non-customers who are interested in



finding out more may contact their local FCC office or call 1-800-387-3232 to discuss their individual situation. Lending due diligence will be carried out on all applications.

FCC economists have published analysis examining potential impacts on fertilizer availability and pricing for Canadian producers here: Concerns about fertilizer availability amid turmoil in the Middle East.



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