



MUNICIPAL DISTRICT OF GREENVIEW NO. 16

"A Great Place to Live, Work and Play"

REGULAR AGRICULTURAL SERVICE BOARD MEETING AGENDA

Wednesday, October 26, 2016

9:30 AM

Council Chambers
Administration Building

#1	CALL TO ORDER		-
#2	ADOPTION OF AGENDA		-
#3	MINUTES	3.1 Regular Agricultural Service Board Meeting Minutes held July 27, 2016 – to be adopted	3
		3.2 Business Arising from the Minutes	-
#4	DELEGATIONS	4.1	-
#5	OLD BUSINESS	5.1	-
#6	NEW BUSINESS	6.1 Peace Country Beef Congress Request for funding	-
		6.2 Request for Membership for the AFAC (Alberta Farm Animal Care Council)	-
#7	STAFF REPORT & ASB MEMBERS BUSINESS & REPORTS	7.1	-
#8	CORRESPONDENCE	8.1 Letter to Patrick Gordeyko ASB –AEP Resolution Response	13
		8.2 2016 Report Card on the Resolutions	15
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	8.16 Calendar October, November, December	137
#9	IN CAMERA	N/A
#10	ADJOURNMENT	-

**Minutes of a
REGULAR AGRICULTURAL SERVICE BOARD MEETING
MUNICIPAL DISTRICT OF GREENVIEW NO. 16**

M.D. Administration Building
Valleyview, Alberta on Friday, September 9, 2016

**#1
CALL TO ORDER**

Vice Chair Perkins called the meeting to order at 9:25 a.m.

PRESENT

Vice Chair	Allen Perkins
A.S.B. Member – Councillor	Bill Smith
A.S.B. Member – Councillor	Dale Smith
A.S.B. Member	Larry Smith
A.S.B. Member	Laurie Mitchell
A.S.B. Member	Jonas Ljunggren

ATTENDING

Manager, Agriculture Services	Quentin Bochar
Assistant Manager, Agriculture Services	Dave Berry
Recording Secretary/ Supervisor Trainee, Agriculture Services	Sean Allen

ABSENT

Chair	Roland Cailliau
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**#2
AGENDA**

MOTION: 16.09.51 Moved by: Dale Smith
That the Agenda be adopted as presented.

CARRIED

**#3.1
REGULAR ASB
MEETING**

MOTION: 16.09.52 Moved by: Laurie Mitchell
That the minutes of the July 27, 2016 Regular Agricultural Service Board Meeting to be adopted with the following additions:

- The delegates be listed by name
- Motion 16.07.45 use the title of the program, Wolf Harvest Program

CARRIED

**#3.2
BUSINESS ARISING
FROM MINUTES**

3.2 BUSINESS ARISING FROM MINUTES

**#4
DELEGATIONS**

4.0 DELEGATIONS

**#5
OLD BUSINESS**

5.0 OLD BUSINESS

**#6
NEW BUSINESS**

6.0 NEW BUSINESS

6.1 WOLF HARVEST PROGRAM

MOTION: 16.09.53 Moved by: Dale Smith

That the Agriculture Service Board recommend to Council to direct administration to continue the Wolf Harvest Incentive Program for 2017.

CARRIED

Allen Perkins called a recess at 9:37

Meeting reconvened at 9:38

MOTION: 16.09.54 Moved by: Laurie Mitchell

That the Agriculture Service Board recommend to Council to direct administration to continue the Wolf Harvest Incentive Program for 2017 with \$36,000.00 to come from the Agriculture Services 2017 Operating Budget.

CARRIED.

6.2 BUDGET

MOTION: 16.09.55 Moved by: Laurie Mitchell

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17001 Boat with Outboard Jet Engine for \$30,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.56 Moved by: Jonas Ljunggren

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17002 Type 9 Explosive Magazine and Security Fence for \$43,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.57 Moved by: Dale Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17003 Type 6 Explosive Magazine for \$6,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.58 Moved by: Larry Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17004 Pick-up Replacement (A134) for \$50,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.59 Moved by: Laurie Mitchell

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17007 3 Pt Hitch Rototiller for \$11,500 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.60 Moved by: Jonas Ljunggren

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17008 grain Vacuum for \$35,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.61 Moved by: Dale Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17009 Bale Hauler Wagon for \$26,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.62 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17010 No Till Seed Drill for \$80,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.63 Moved by: Jonas Ljunggren

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG17011 Bin Crane for \$40,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.64 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18001 3 Pt Rear Blade for \$7,500 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.65 Moved by: Larry Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18002 Pick-up Replacement (A115) for \$52,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.66 Moved by: Jonas Ljunggren

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18003 Pick-up Replacement (A120) for \$52,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.67 Moved by: Dale Smith

That the Agricultural Service Board defers Greenview Capital Expenditure Item AG18004 Pull Type Dozer Blade for \$40,000 to 2019 in the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.68 Moved by: Bill Smith

That the Agricultural Service Board defers Greenview Capital Expenditure Item AG18005 Pull Type V-Ditcher for \$20,000 to 2019 in the proposed 2017-2019 Capital Budget .

CARRIED

MOTION: 16.09.69 Moved by: Dale Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18006 500 Gallon Sprayer for \$30,000 be included into the proposed 2017-2019 Capital Budget

CARRIED

MOTION: 16.09.70 Moved by: Laurie Mitchell

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18007 300 Gallon Sprayer for \$30,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.71 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG18008 Loading Chute for \$10,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.72 Moved by: Bill Smith

That the Agricultural Service Board recommend a Bin Mover be added to the 2018 portion of the proposed 2017-2019 Capital Budget.

CARRIED

10:54 Assistant Agricultural Manager Dave Berry vacated meeting

10:59 Assistant Agricultural Manager Dave Berry re-entered the meeting

MOTION: 16.09.73 Moved by: Dale Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19001, AG19002, AG19003 Pick-up Replacement (A125, A130, A132) for \$55,000 each be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.74 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19004 UTV Rec Maintenance for \$28,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.75 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19005 Manure Spreader for \$52,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

11:11 Councillor Dale Smith vacated meeting

MOTION: 16.09.76 Moved by: Jonas Ljunggren

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19006 and Cattle Squeeze for \$12,000 be included into proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.77 Moved by: Laurie Mitchell

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19007 and AG19008 Loading Chutes for \$10,000 each be included into the proposed 2017-2019 Capital Budget.

CARRIED

11:14 Councillor Dale Smith re-entered the meeting

MOTION: 16.09.78 Moved by: Bill Smith

That the Agricultural Service Board accept Greenview Capital Expenditure Item AG19010 Post Pounder for \$15,000 be included into the proposed 2017-2019 Capital Budget.

CARRIED

11:17 Chair Allen Perkins called a recess

11:24 Chair Allen Perkins reconvened meeting

MOTION: 16.09.79 Moved by: Laurie Mitchell

That the Agricultural Service Board recommends to council that the Veterinary clinic expenditures be reallocated to the Facility Maintenance department's operation budget.

CARRIED

11:52 Councillor Dale Smith vacated the meeting

MOTION: 16.09.80 Moved by: Larry Smith

That the Agricultural Service Board Accept the Service Enhancement Expenditure Explosive Storage and Monitoring be accepted into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.81 Moved by: Larry Smith

That the Agricultural Service Board Accept the Service Enhancement Weed Control Grant of \$10,000 each to Foxcreek, Valleyview, and Grande Cache be accepted into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.82 Moved by: Bill Smith

That the Agricultural Service Board request an additional weed inspector position for the Groveale Area, as well as allocating additional time for a longer season for the other weed inspectors, be accepted into the proposed 2017-2019 Capital Budget.

CARRIED

MOTION: 16.09.83 Moved by: Laurie Mitchell

That the Agricultural Service Board accept the proposed 2017-2019 Capital Budget.

CARRIED

**#7 STAFF REPORT
& ASB MEMBERS
BUSINESS &**

REPORTS

7.0 STAFF REPORT & ASB MEMBERS BUSINESS & REPORTS

MEMBER LAURIE MITCHELL:

- No Report

MEMBER LARRY SMITH:

- No Report

VICE CHAIR ALLEN PERKINS:

- No Report

COUNCILLOR BILL SMITH:

- No Report

STAFF REPORTS

MOTION: 16.09.84 Moved by: Larry Smith

That the Agriculture Service Board accept the reports as information.

CARRIED

**#8
CORRESPONDENCE**

8.1 2017 ASB TOUR SAVE THE DATE

**8.2 CLEANFARMS RETURN YOUR UNWANTED OR OBSOLETE PESTICIDES AND
LIVESTOCK MEDICATIONS**

8.3 BEAVERS IN OUR LANDSCAPE

8.4 CEREAL GRAIN DRYING AND STORAGE

8.5 SARDA HOW TO PULL A TRACTOR UNIT OR VEHICAL SAFELY

8.6 SARDA PEACE RIVER WILL BE BETTER PROTECTED BY PARTNERSHIP GRANT

8.7 REGIONAL CONFERENCE DRAFT AGENDA

8.8 REGISTRATION FORM REGIONAL ASB

8.9 SARDA BACK FORTY AUGUST

**8.10 PCBFA OPPORTUNITY TO PARTICIPATE IN U OF C LIVESTOCK WATER
QUALITY STUDY**

8.11 PCBFA CATTLE MARKET OUTLOOK EVENING

8.12 PCBFA FORAGE FACTS AUGUST

8.13 PCBFA FORAGE FACTS SEPTEMBER

8.14 CALENDER SEPTEMBER, OCTOBER, NOVEMBER

**CORRESPONDENCE
LISTING**

MOTION: 16.09.86 Moved by: Laurie Mitchell
That the Agricultural Service Board accept the correspondence listing as
presented.

CARRIED

**#9
IN CAMERA**

9.0 IN CAMERA

**#10
ADJOURNMENT**

10.0 ADJOURNMENT

MOTION: 16.09.87 Moved by: Larry Smith
That the Agricultural Service Board Meeting adjourns at 12:49 a.m.

CARRIED

Agricultural Service Board Chair Services

Manager, Agricultural

UNADOPTED



77896

ALBERTA
ENVIRONMENT AND PARKS

*Office of the Minister
Minister Responsible for the Climate Change Office
MLA, Lethbridge-West*

SEP 28 2016

Mr. Patrick Gordeyko, Chair
Agricultural Service Board Provincial Committee
c/o Elden Kozak, Secretary
PO Box 490
Two Hills AB T0B 4K0
ekozak@thcounty.com

Dear Mr. Gordeyko:

Thank you for your letter regarding input on the Agricultural Service Board Provincial Committee's resolutions on Agriculture Plastics Recycling, Compensation for Coyote Depredation and the *Species at Risk Act*. I appreciate receiving these resolutions for my department's review.

Resolution No. 3: Agriculture Plastics Recycling

Environment and Parks recognizes that the management of waste agricultural plastics continues to be an important issue to Alberta stakeholders. We encourage all agricultural producers and stakeholders using agricultural plastics to responsibly manage the material at end-of-life, including recycling where facilities exist.

My department is focused on a number of priority waste issues at this time, including regulatory amendments and further consultation for existing programs. We also recognize that we need further information about what a regulated option for managing agricultural material at end-of life in Alberta would look like, including determining stakeholders, the best policy tool for managing a program, the costs of a program and who would pay.

Staff understands that the work in Saskatchewan is a pilot program and the development of regulations in that province are ongoing; we will continue to monitor the progress of this work. However, at this time, our department is not considering a regulated program based on the Saskatchewan model.

We invite agricultural producers and stakeholders to share any information with department staff regarding the management of agricultural waste material at end-of-life to help inform future policy on the issue.

Resolution No. 6: Compensation for Coyote Depredation

The designation of coyotes under the *Agricultural Pest Act*, in conjunction with liberal harvest regulations outlined in the *Wildlife Act*, provide many tools to agricultural producers in addressing coyote problems they may face.

The Wildlife Predator Compensation Program strives to balance the loss of livestock with funding from hunting licence fees. Because coyotes are not an important big game species, the addition of coyotes as an eligible species for compensation would not be an appropriate use of hunting licence fees.

Environment and Parks acknowledges the financial cost to agricultural producers due to coyote predation on their property. However, there are currently no plans to consider compensation changes at this time.

Resolution No. 8: *Species at Risk Act*

Environment and Parks agrees with Agricultural Service Board that agriculture, industry, and rural development can co-exist with species at risk, if effective stewardship and conservation measures are implemented.

Continuing collaboration with landowners, lessees, municipalities, industry, other stakeholders and the federal government is essential to achieving recovery of species at risk in Alberta, and providing certainty to affected stakeholders.

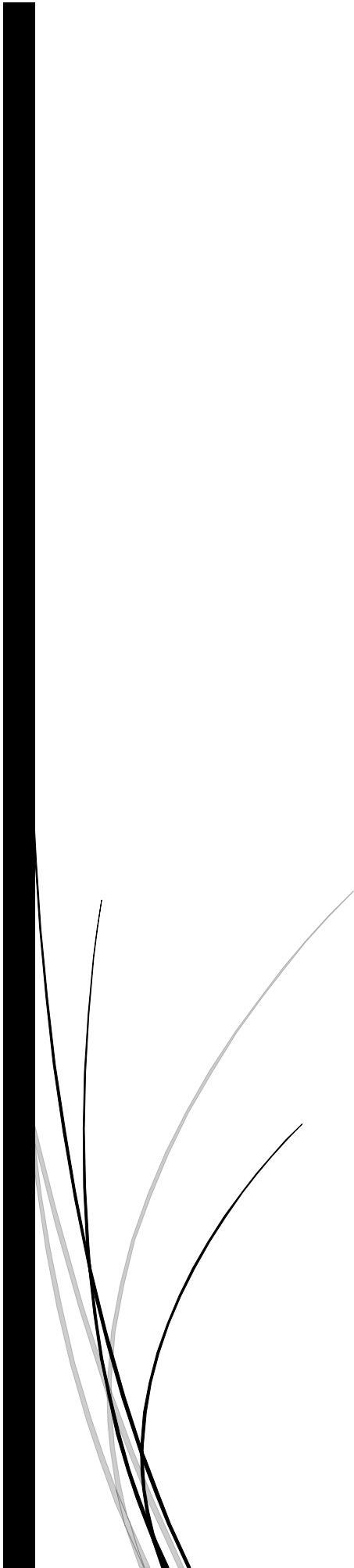
My department believes challenges related to species at risk conservation can be best addressed through provincial regulatory and policy approaches, federal policy development and improved inter-jurisdictional cooperation and stewardship.

From time to time, legislation is amended. If invited, Environment and Parks would be pleased to provide its input to any federal process for the development of legislative amendments to the *Species at Risk Act*.

Sincerely,

A handwritten signature in black ink, appearing to read 'Shannon Phillips', with a stylized, cursive script.

Shannon Phillips
Minister



2016 Report Card on the Resolutions

Provincial Agricultural Service
Board Committee

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INTRODUCTION

The Agricultural Service Board (ASB) Provincial Committee is pleased to provide ASB members and staff with the Report Card on Government and Non-Government Responses to the 2016 Provincial ASB Resolutions. This document includes the *Whereas* and *Therefore Be It Resolved* sections from each of the resolutions passed at the 2016 Provincial ASB Conference, the associated responses and the grade for each response as assigned by the Committee. Comments from the Committee are included with the grade assigned.

There are four response grades that can be assigned to a resolution response: Accept the Response; Accept in Principle, Incomplete and Unsatisfactory. The grade assigned relates to the quality of the response to the resolution. A definition of what each grade means is included as part of the Report Card. This report also summarizes actions undertaken by the Provincial ASB Committee and provides updates associated with resolution issues.

Please note that the grades assigned by the Committee are intended to provide further direction on future activities or follow up with respondents. If you would like to comment on the assigned grade or follow up activities, please contact your Provincial ASB Committee Representative.

Regional Representatives	Alternates
Patrick Gordeyko, Chair, Northeast Region	David Melenka
Lloyd Giebelhaus, Vice Chair, Northwest Region	Darrell Hollands
Corey Beck, Peace Region	Doug Dallyn
Jim Duncan, Central Region	Phillip Massier
Steve Wikkerink, South Representative	Garry Lentz
Other Representatives	
Soren Odegard, AAMDC	
Elden Kozak, Secretary, 1 st VP AAFF	
Trent Keller, President AAFF	
Doug Macaulay, Manager, ASB Program, AF	
Pam Retzloff, Recording Secretary, ASB Program Coordinator, AF	
Maureen Vadnais, Executive Assistant	

DEFINITION OF TERMS

The Provincial Agricultural Service Board (ASB) Committee has chosen four indicators with which to grade resolution responses offered by government and non-government organizations.

Accept the Response

A response that has been accepted is one that addresses the resolution as presented or meets the expectations of the Provincial ASB Committee.

Accept in Principle

A response that has been accepted in principle is one that addresses the resolution in part or contains information that indicates further action is being considered.

Incomplete

A response that is graded as incomplete is one that has not provided enough information or does not completely address the resolution. Follow up is required to solicit the information required for the Provincial ASB Committee to make an informed decision on how to proceed.

Unsatisfactory

A response that is graded as unsatisfactory is one that does not address the resolution as presented or does not meet the expectations of the Provincial ASB Committee.

EXECUTIVE SUMMARY

Grading given by the Provincial ASB Committee to government and non-government organization responses to resolutions passed at the 2016 Provincial ASB Conference.

Resolution Number	Title	Status	Page
1-16	Proactive Vegetation Management on Alberta Provincial Highways	Unsatisfactory	1
2-16	Reinstate Provincial Funding for the Canada and Alberta Bovine Spongiform Encephalopathy (BSE) Surveillance Program	Unsatisfactory	4
3-16	Agricultural Plastics Recycling	Accept in Principle	6
4-16	Agricultural Opportunity Fund for Agricultural Research and Forage Associations	Accept the Response	9
5-16	Climate Stations	Accept in Principle	11
6-16	Compensation for Coyote Depredation	Accept in Principle	18
7-16	Hay Insurance Program	DEFEATED	20
8-16	Species at Risk Act (SARA)	Accept in Principle	22
E1-16	Bill 6: Enhanced Protection of Farm and Ranch Workers	Accept in Principle	25

2016 ACTIVITIES

The Committee met four times in 2016. The Committee was able to meet twice with the Minister of Agriculture and Forestry (AF) in 2016 and used these opportunities to start developing a strong relationship with the new Minister and government. They had a good discussion with the Minister in September about the resolutions and other issues affecting ASBs. The outcome of this discussion is included in the comments for the resolutions.

The Committee also met with the Minister of Municipal Affairs last March to discuss the review of the *Municipal Government Act*. The Committee appreciated the opportunity to provide some input into this review and made the Minister aware of resolutions brought forward by ASBs regarding the review of the Act.

The Committee has been frustrated that they were not able to meet with the Minister of Environment and Parks in 2016. The Committee had started to develop a good working relationship with Environment and Parks under the previous government and is disappointed that they have not had an opportunity to meet and work with the new Minister. The Committee is continuing to seek a meeting with the Minister and is hopeful they will be able to start working together more closely in 2017.

The Committee worked closely with AF in 2016 to establish a new position on the Committee to lessen its' dependence on AF staff and make it more autonomous. The Committee felt this was best served through an Executive Assistant to help them with administrative work, the resolution process and policy analysis as the Committee's role has grown and become more complex. AF has generously provided a grant for the next three years to assist the Committee with this position and Maureen Vadnais was hired in August to fill this role. The Committee appreciates the support of AF in this endeavour and will continue to work closely with AF to look for solutions to issues in the agricultural industry.

The Committee and AAMDC Executive have agreed to meet annually to ensure that they are working together to advocate on issues related to the agriculture industry. The two groups are committed to working closely to discuss common issues and resolutions, exchanging information and aligning lobby efforts to be more effective when representing their members.

2016 RESOLUTIONS

Resolution 1-16

Proactive Vegetation Management on Alberta Provincial Highways

- WHEREAS:** The Government of Alberta's strategy to realize savings over the next 3 years by reducing the summer maintenance budget by \$27.8 million in 2015 alone is showing signs that the right-of -ways of Alberta's highways cannot be sustained at that level;
- WHEREAS:** Invasive plants cause significant changes to ecosystems that result in economic harm to our agricultural and recreational sectors. Highway corridors facilitate the spread not just locally, but internationally as well that impacts our neighbor's;
- WHEREAS:** Provincially, reductions were made that specifically state only 1 shoulder cut per year, no full width mowing, on all highways as well as no scheduled weed spraying, only reactive spot spraying after receiving a weed notice from a municipality;
- WHEREAS:** The most cost-effective strategy against invasive species is preventing them from establishing rather than relying on a municipality to hopefully identify an infestation and react by issuing a notice. Allowing other undesirable plants growing increases the risk to human health (poisonous plants) and public safety as well by reduced visibility along the shoulders of the road when wildlife are crossing or grazing;
- WHEREAS:** Alberta Transportation in the past had the option of signing Service Agreements with each municipality to do invasive plant control, but that option is no longer available in some districts due to some of the highway maintenance contracts;
- WHEREAS:** With 31,000 kilometers of highway in the province the land base in which it is responsible for weed control within its right-of-way's is regulated by the Weed Control Act which requires attention and sufficient funds to be able to abide by its own legislation.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

The Government of Alberta restores funding levels to Alberta Transportation for summer maintenance programs for vegetation management (weed control and mowing).

FURTHER THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

Alberta Transportation gives the option in all districts of the province to enter into Service Agreements with municipalities for weed control as the prime contractor, but if highway maintenance contracts do not allow for that then the Government of Alberta reopen those contracts to allow municipalities to become prime contractors.

Status: Provincial

Response

Alberta Agriculture and Forestry

- Agriculture and Forestry staff have discussed this issue with staff in Alberta Transportation, and Transportation is currently aware of their responsibilities under the *Weed Control Act* and *Agricultural Pests Act*. As the owner/occupant of the right of ways along provincial highways, the Crown is bound by these Acts.
- Municipalities have full authority to give notices in order to ensure compliance with the Acts, even if issued to the Crown. Transportation was advised that reactive measures (such as requiring a weed notice every time weed control work was necessary) would be more expensive and time consuming for both the municipalities and Transportation.
- Transportation has informed our staff that no information was provided to contractors that requested they cut their vegetation management program as part of the budget reduction. It appears this was a decision that the contractors are making on their own, possibly as a way to cut back costs. Transportation staff have indicated they may be able to free up additional funding for contractors to use for their vegetation management programs.
- Transportation was referred to the Pest Surveillance Branch if they required any additional help with the legislation.

Alberta Transportation

Maintaining safety on our province's highways is a top priority and I appreciate the committee's concerns about the adverse impact of reduced chemical vegetation control along the provincial network. Alberta Transportation is committed to working with cross-ministry officials, municipalities, the Agricultural Service Board and the field personnel to control the spread of noxious weeds.

The decision to reduce mowing and weed spraying along provincial highways for summer 2016 was not made lightly. We evaluated and considered all possible risks, including the spread of noxious and prohibited weeds, blocking sight lines at

intersections and curves, the risk of wildlife collisions, and wildfires. Scheduled mowing is limited to a single shoulder cut, and vegetation control is restricted to spraying or hand picking individual patches of noxious weeds, as required by the *Weed Control Act*. Funding for spot spraying of weeds was not affected; however, funding for scheduled area spraying was eliminated.

Provincial ASB Committee Grade: Unsatisfactory

Provincial ASB Committee Comments:

This response was graded as “Unsatisfactory” as it did not address the “Further Therefore Be It Resolved” presented in this resolution. The Committee felt that the responses to this resolution were contradictory and is seeking further clarification from Transportation about instructions given to contractors and funding for vegetation management along provincial highways, in addition to seeking a full response to the resolution. The Committee has requested a meeting with Transportation to discuss this resolution and to reinforce to Transportation the effectiveness and cost efficiencies that could be achieved with a pro-active vegetation management program.

Resolution 2-16
REINSTATE PROVINCIAL FUNDING FOR THE CANADA AND ALBERTA
BOVINE SPONGIFORM ENCEPHALOPATHY (BSE) SURVEILLANCE
PROGRAM

- WHEREAS:** Since 2007, Canada has been recognized by the OIE (World Organization for Animal Health) as a controlled BSE risk country
- WHEREAS:** Canada may be at risk of losing its status as a controlled BSE risk country due to tested numbers not meeting the 30,000 animal annual requirement set by OIE
- WHEREAS:** If Canada does not meet these requirements, we may fall into the negligible BSE risk category where OIE and trading partners may close borders to Canadian cattle. International perception on the change in risk status may negatively impact our sound beef export market
- WHEREAS:** By reinstating Provincial funding, it will encourage more producers to participate in the BSE program realizing our target
- WHEREAS:** On September 15, 2011 the province decided to discontinue the \$150 incentive given to producers to allow sampling their animals and for maintaining control of the carcass pending test results

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture & Forestry reinstate the \$150.00 incentive given to producers for participating in the BSE program.

Status: Provincial

Response

Alberta Agriculture and Forestry

- Agriculture and Forestry shares this concern regarding the progressive decline in BSE samples submitted to the Canada/Alberta BSE Surveillance Program (CABSESP), and any possible international repercussions.
- We have explored a number of options to improve the BSE surveillance numbers in the province.

- As of 2012, the Department called for a broader and more inclusive approach on BSE surveillance by creating a Western Canadian BSE Surveillance group, which later became part of the national CanSurvBSE.
 - The objective of this group is to gather different stakeholders, such as cattle industry representatives, veterinary organizations, and provincial and federal governments, in order to propose solutions to improve BSE surveillance in Canada
 - Based on the feedback we received from stakeholders, changes have been made to the CABSESP'S terms and conditions during the past four years in an effort to eliminate restrictions in eligibility criteria to allow more animals to be tested.
- There have also been extensive education and awareness campaigns to highlight these changes and the importance of surveillance. Most recently, we contracted several private veterinarians to work with us in promoting the program and the importance of producer participation to preserve our markets
- Going forward, the Ministry is continuing to examine options to improve BSE surveillance numbers
- We cannot overstate the importance of a collaborative approach and producer identification and submission of eligible samples. This program is a joint program between industry and government that helps to ensure maintenance and expansion of market access and ultimately, the profitability of the industry.

Provincial ASB Committee Grade: Unsatisfactory

Provincial ASB Committee Comments:

This response was graded as Unsatisfactory because it did not answer the resolution as written. The Committee is concerned that we may lose our status as a controlled risk country for BSE due to the lack of testing and discussed several options with the Minister to address this problem. Some of the options discussed included requesting the OIE to lower the minimum number of animals tested, to base the number of animals tested on a percentage of the current cow herd and to assist packing plants with developing separate lines to allow them to test animals at slaughter. The Minister acknowledged that the cattle market had changed since the initial discovery of BSE in Alberta but indicated there was no additional funding to put towards BSE testing. He said he would bring forward the option of decreasing the number of animals required for testing to the appropriate agencies.

The Committee feels that decreasing the number of animals required for testing is a viable option because the number of animals in Canada has significantly decreased

since it reached its' peak in 2005. In 2005, there were approximately 6.7 million cattle in Alberta. The most recent information from Statistics Canada's July 1, 2016 estimate shows 5.37 million cattle for Alberta, which is an approximately 20% decrease in the overall cow herd numbers for Alberta since 2005.

This data represents bulls, milk cows, dairy heifers, beef cows, beef heifers, slaughter heifers, calves and steers. More detailed information is included in the Appendix.

Resolution 3-16

AGRICULTURAL PLASTICS RECYCLING

- WHEREAS:** 56% of farms in Alberta use one or more types of agricultural plastics (baler twine, net wrap, silage plastic, grain bags, bale bags/tubes);
- WHEREAS:** The disposal and/or recycling of agricultural plastics is not consistent across the province;
- WHEREAS:** Agricultural plastics are either burned on farm or sent to the landfill;
- WHEREAS:** Agricultural plastics users are concerned with how they deal with agricultural plastics and feel it is important to be able to recycle agricultural plastics;
- WHEREAS:** The Government of Saskatchewan, in partnership with a number of stakeholders, has been running a successful pilot program for managing the recycling of agricultural plastics;

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That the Ministry of Environment and Parks and the Ministry of Agriculture and Forestry research, develop, and implement an agricultural plastics recycling program modelled after the pilot program in the Province of Saskatchewan.

Status: Provincial

Response

Alberta Agriculture and Forestry

- Agriculture and Forestry is aware of the agricultural plastics recycling pilot program in Saskatchewan.
 - The Saskatchewan Agricultural Stewardship Council, which is made up of representatives from the agricultural industry and formed under the CleanFARMS umbrella, has been tasked to develop and implement a permanent agricultural plastics program for the province. This organization, as well as Simply Agriculture Solutions, is working with the Saskatchewan Ministry of Environment to develop waste management regulations and implementation of an overall program plan

- CleanFARMS presented a draft regulation to the Saskatchewan Ministry of Environment in July 2013. This regulation is still with the Minister, and no real progress on a regulation has been made
- Agriculture and Forestry was working with Environment and Parks to scope and develop options to address the issue in Alberta, beginning with the development of an education program (including a fact sheet) around the harmful effects of burning. However, based on further feedback from producers and other Alberta stakeholders, it was concluded that an education piece alone was not going to solve the issue
- AF contributed to a waste characterization study that was completed by CleanFARMS. The results of the study suggest that agricultural plastic waste is less than one per cent of the total annual waste being sent to landfills in Alberta
- In the interim, we continue to gather information about agricultural plastics, including a study on markets for agricultural plastics.
- Agriculture and Forestry staff have been asked by the Alberta Recycling Management Authority to sit on a committee to develop policy options for agricultural plastic recycling. The first meeting was on December 10, 2015 and consists of members from Alberta Association of Municipal Districts and Counties, Alberta Recycling Management Authority, CleanFARMS and Recycling Council of Alberta.

Alberta Environment and Parks

Environment and Parks recognizes that the management of waste agricultural plastics continues to be an important issue to Alberta stakeholders. We encourage all agricultural producers and stakeholders using agricultural plastics to responsibly manage the material at end-of-life, including recycling where facilities exist.

My department is focused on a number of priority waste issues at this time, including regulatory amendments and further consultation for existing programs. We also recognize that we need further information about what a regulated option for managing agricultural material at end-of life in Alberta would look like, including determining stakeholders, the best policy tool for managing a program, the costs of a program and who would pay.

Staff understands that the work in Saskatchewan is a pilot program and the development of regulations in that province are ongoing; we will continue to monitor the progress of this work. However, at this time, our department is not considering a regulated program based on the Saskatchewan model.

We invite agricultural producers and stakeholders to share any information with department staff regarding the management of agricultural waste material at end-of-life to help inform future policy on the issue.

Provincial ASB Committee Grade: Accept in Principle

Provincial ASB Committee Comments:

The Committee discussed this resolution with the Minister in conjunction with resolution 12-15. The Committee is frustrated that there has been little progress made since 2006 when the first resolutions were brought forward through ASBs and AAMDC. The Committee continues to work with the Agricultural Plastics Committee that is comprised of members from AF, Environment and Parks, AAMDC and other organizations to push for solutions for recycling of agricultural plastics.

The Committee has included the most recent study conducted by AF on this issue in the Appendix. The 2015 Market-Based Solutions for Used Agricultural Plastics study surveyed municipalities to try to understand the current practices used for disposal of agricultural plastics with the goal of using the survey results to make progress towards solutions for recycling of agricultural plastics.

Resolution 4-16
**AGRICULTURAL OPPORTUNITY FUND FOR AGRICULTURAL RESEARCH
AND FORAGE ASSOCIATIONS**

- WHEREAS:** The continuing staffing decline in both provincial and federal government employees has resulted in the Agricultural Research and Forage Associations becoming the primary source of unbiased information for agricultural producers throughout the Province;
- WHEREAS:** Many Research and Forage Associations lack adequate staff to assist with important government initiatives such as pest monitoring without jeopardizing research integrity;
- WHEREAS:** Many of the Agricultural Research and Forage Associations are unable to enact long term research and demonstration programs or develop a capital asset replacement strategy at the current levels of funding provided by the Province;
- WHEREAS:** Many Research and Forage Associations expend a large portion of staff resources seeking funding vs performing program operations;
- WHEREAS:** In March 2014, Agriculture Minister Verlyn Olson announced that the Agricultural Opportunity Fund grant amount had been increased by \$2.5 million and Research and Forage Associations could proceed with program expansion;
- WHEREAS:** In January 2015 the \$2.5 million increase in funding was suddenly revoked.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture and Forestry reinstate the 2014 Agricultural Opportunity Fund increase that was allocated for the Agricultural Research and Forage Associations.

Status: Provincial

Response

Alberta Agriculture and Forestry

- The Agricultural Opportunity Fund (AOF) is proud to support eight Applied Research Associations (ARAs) and four Forage Associations (FAs) throughout the Province of Alberta. These organizations, including the Agricultural Research and Extension Council of Alberta, are located throughout the province, and virtually all producers in Alberta can access any one of these organizations
- Since 2002, support for this program from Agriculture and Forestry has been consistent and reliable at \$1.95 million (\$1.5 million from AOF and an additional \$450,000 from our Environmental Stewardship Division)
- We have also provided several one-time grants to assist these organizations to support their manpower capacity, capital requirements, and extension programming since 2002. Total support has amounted to an additional \$5 million
- Agriculture and Forestry is unable to reinstate the 2014 funding levels for the AOF.

Provincial ASB Committee Grade: Accept the Response

Provincial ASB Committee Comments:

The Committee felt that the response answered the question posed in the resolution but still feels that there is a need for increased funding to support ARAs and FAs. The Committee discussed this resolution with the Minister and tried to impress on him the impact these organization have on their local communities and the need for increased funding. The Minister replied that increasing funding is not a current financial reality but they were working to maintain the current levels of funding.

Resolution 5-16

CLIMATE STATIONS

WHEREAS: Agriculture Financial Services Corporation (AFSC) crop insurance and farm income disaster assistance is based on the data collected from the nearest approved weather station;

WHEREAS: The locations of the weather stations that Agro Climatic Information Service (ACIS) collects data from are not consistently located geographically or reflecting microclimate areas;

WHEREAS: Producers are dealing with microclimates that AFSC insurance programs do not have accurate information on;

WHEREAS: Producers are situated too far from a weather station for the data to be precise when dealing with AFSC crop insurance and farm income disaster assistance;

WHEREAS: The adjusters doing the investigation are not left with the final say on the relevancy of the data of the nearest weather station.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture and Forestry increase the amount of weather stations in a geographically consistent manner in the agricultural areas to ensure accuracy of weather data used by Agriculture Financial Services Corporation and other departments.

FURTHER BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture and Forestry and Agriculture Financial Services Corporation give authority to the adjusters to modify the data when the adjuster is of the opinion that the claimant is in a microclimate that is different from the closest weather station for the crop insurance and farm income disaster assistance claim purposes.

Status: Provincial

Response

Alberta Agriculture and Forestry

- Since 2007, Agriculture Financial Services Corporation (AFSC) and Agriculture and Forestry have installed over 120 new weather stations throughout the agricultural areas. This is a historic accomplishment, as no other government agency in the country has ever installed as many new all season, meteorological stations that meet national standards. Alberta's meteorological network is the most dense, complete and sophisticated in Canada. Data is all available publicly through our website and is used for a wide variety of purposes
- We recognize that there are several areas that still need a local weather stations. We will continue to add to the network as resources are available
- AFSC has four area-based insurance programs that utilize the meteorological data provided by the Engineering and Climate Services Branch of Agriculture and Forestry. The programs include:
 - Pasture: Moisture Deficiency Insurance (MDI) Program provides coverage on pasture. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.
 - Hay: Moisture Deficiency Endorsement (MDE) provides additional top-up coverage to clients insuring hay. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.
 - Silage Greenfeed: Lack of Moisture (LOM) Insurance Program provides coverage on annually seeded crops that are intended for livestock feed and not grain production. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.
 - Corn Heat Units (CHU): Insurance is an area based program which provides protection against a lack of heat on irrigated corn. There are 13 weather stations in the irrigation district that clients are allowed to purchase CHU insurance on.

- There are approximately 394 weather stations in the province from which Agriculture and Forestry collects meteorological information during the growing season
- In 2016, for the MDI, MDE and LOM programs, AFSC uses data from an insurable network of 245 stations. AFSC's goal when the programs were introduced in the early 2000s was to have all insurable land no more than 20 km from an insurable weather stations
- The breakdown of the number of stations by owner is as follows:

Operator	Number of Stations	Insured Stations
Agriculture and Agri-Food Canada	6	5
Alberta Agriculture and Forestry	169	167
Alberta Sustainable Resource Development	53	4
Environment and Parks	92	29
Environment Canada	51	31
Fire Observer Network	7	7
NAV Canada	16	2

- In program literature, AFSC clearly states that the four area-based insurance programs may not reflect the actual production, and conditions on insured fields may not reflect conditions at the selected weather stations. Thus, clients know when they sign up that the payments will be based on the independent third party weather information from the insurable weather stations, and will not be based on assessments from the AFSC's inspectors. As such, it is impractical to have the inspector provide an opinion, as they are not involved in the final calculation
- Many provincial and federally-run meteorological stations report hourly, and some specified un-insured stations could be used for insurance; however, these are typically in higher elevations, or areas that do not reflect local agricultural areas. In addition, some stations are not year-round measuring stations, and are therefore not ideal for insurance purposes.
- Across the province there are approximately 150 other "manned" stations that report daily or twice daily information. Some of this data is difficult for quality control, and is often not timely. As such, they are not considered as viable candidates for insurance purposes.

Thank you for forwarding a copy of the **ASB Resolution #5 – Climate Stations**. As the resolution points out, Agriculture Financial Services Corporation (AFSC) utilizes meteorological information from weather stations to provide insurance coverage on. The resolution contains two separate issues.

I) INCREASE THE NUMBER OF WEATHER STATIONS

Currently there are four area based programs that use this data. The programs include:

Pasture - Moisture Deficiency Insurance (MDI) Program provides coverage on pasture. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.

Hay - Moisture Deficiency Endorsement (MDE) provides additional top-up coverage to clients insuring hay. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.

Silage Greenfeed - Lack of Moisture (LOM) Insurance Program provides coverage on annually seeded crops that are intended for livestock feed and not grain production. Losses are paid when accumulated precipitation at a selected weather station(s) in a given year falls below the normal expected precipitation for that weather station according to a payment schedule determined by AFSC.

Corn Heat Units (CHU) Insurance is an area based program which provides protection against a lack of heat on irrigated corn. There are 13 weather stations in the irrigation district that clients are allowed to purchase CHU insurance on.

AFSC does not own or operate any of the weather stations. We rely on the existing networks in the province of Alberta. Alberta Agriculture and Forestry (AF) collect meteorological information from over 390 weather stations from 6 different providers. The locations and owners of the weather stations have been provided in Appendix 1.

AFSC has developed a long-term partnership with AF to continually expand the insurable network to use all the suitable stations. As a result of this partnership, the number of insured stations has increased from 53 stations when the MDI program was piloted in 2002 to the 245 insurable stations that are available in 2016. The breakdown of the number of insurable stations by owner is summarized in the following table:

Owner	Insured Stations
Agriculture and Forestry (Ag)	167
Environment and Parks	33
Environment Canada	31
Agriculture Forestry (Fire)	7
Agriculture and Agri-Food Canada	5
NAV Canada	2

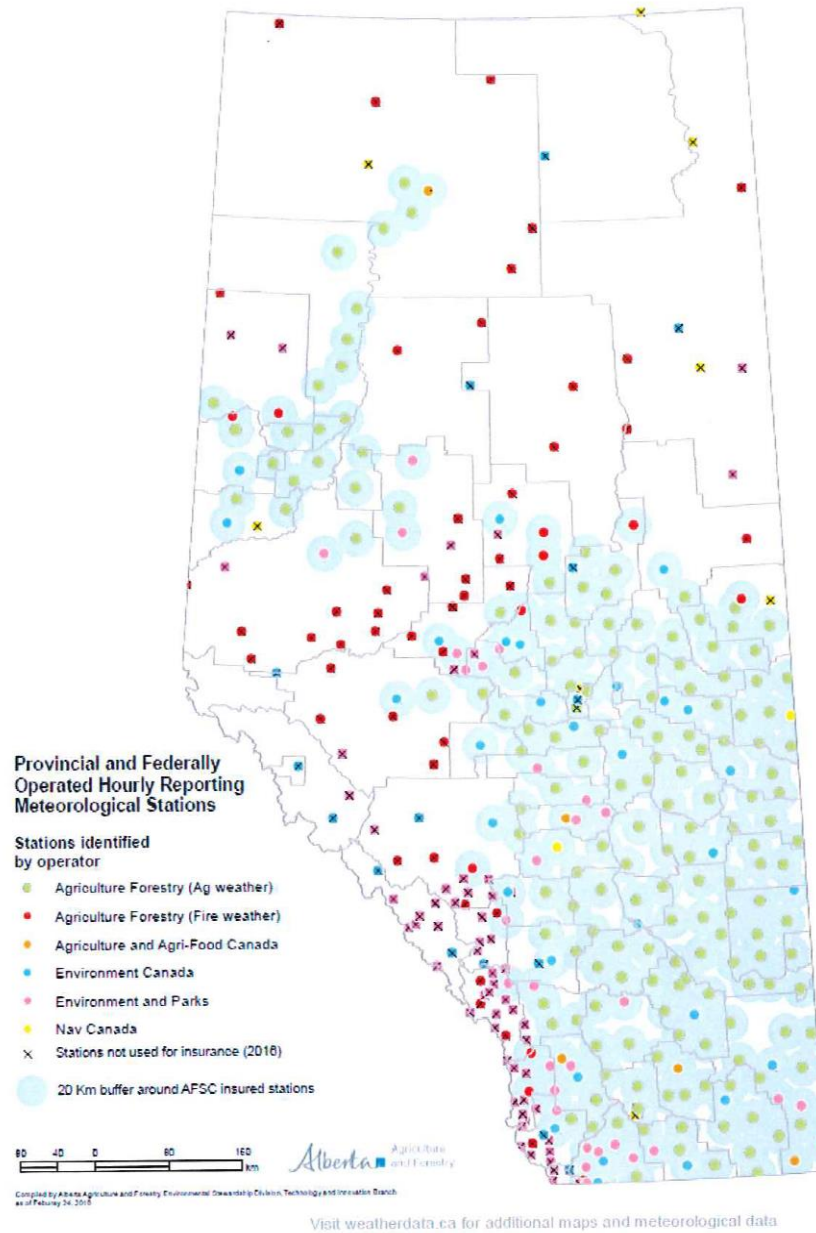
AFSC will continue to monitor our partner's networks and will add suitable stations as new stations are installed and/or upgraded. For example, AF has installed 4 new weather stations in the northern Peace and has plans for an additional 5 stations to be installed in the area in the next two years. As these stations come on-line they will be included in the network.

II) USE ADJUSTERS OPINIONS TO MODIFY DATA

In the annual program literature for the area based programs it is clearly spelled out to clients that the program payments may not reflect the actual production and conditions on insured fields. So clients know when they purchase the insurance the payments will be based on the independent third party weather information from the insurable weather stations and will not be based on assessments from the AFSC's inspectors.

This reduces the program administrative costs and also has the added benefit of offering a program that is based on third party data that is not subject to manipulation by AFSC or by the clients. Involving the inspectors in the process will add a level of subjectivity to the process which could add to additional questions as to how payments are arrived at. The administrative costs would also increase disproportionately to the relative benefit that would be seen. Therefore it is impractical to have the inspector provide an opinion because they are not involved.

APPENDIX 1: Meteorological Stations



Provincial ASB Committee Grade: Accept in Principle

Provincial ASB Committee Comments:

The Committee recognizes that there are still data collection gaps, especially in the northern areas of the province, that impact the payment producers receive. The Committee requested the Minister to provide more detailed information regarding the number of new stations and where the new stations were installed.

Resolution 6-16

COMPENSATION FOR COYOTE DEPREDATION

- WHEREAS:** Coyotes are currently regulated under the Alberta Agricultural Pest Act and Alberta is the only province in Canada to not include coyotes as part of the predatory compensation program;
- WHEREAS:** Wildlife predator compensation is paid for livestock depredation by wolves, grizzly bears, black bears, cougars and eagles;
- WHEREAS:** Coyotes also cause considerable damage to livestock resulting in 65% of Alberta's beef producers having an economic impact from coyote damage;
- WHEREAS:** Adding coyotes to the Alberta Wildlife Regulation would allow producers to claim compensation for livestock depredation caused by this species.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Minister of Environment and Parks add coyotes to the compensation list as a predator under the Alberta Wildlife Regulation paying the same level of compensation for depredation that is paid for livestock death and injury from wolves, grizzly bears, black bears, cougars and eagles.

Status: Provincial

Response

Alberta Environment and Parks

The designation of coyotes under the *Agricultural Pest Act*, in conjunction with liberal harvest regulations outlined in the *Wildlife Act*, provide many tools to agricultural producers in addressing coyote problems they may face.

The Wildlife Predator Compensation Program strives to balance the loss of livestock with funding from hunting licence fees. Because coyotes are not an important big game species, the addition of coyotes as an eligible species for compensation would not be an appropriate use of hunting licence fees.

Environment and Parks acknowledges the financial cost to agricultural producers due to coyote predation on their property. However, there are currently no plans to consider compensation changes at this time.

Provincial ASB Committee Grade: Accept in Principle

Provincial ASB Committee Comments:

The Committee felt that the response from Environment and Parks addressed the resolution as written but that there is still more work that needs to be done to resolve this issue. The Committee understands that there would be a significant stress on the current program without additional new funding and that new funding is not a current financial reality for the province, but coyotes continue to be a problem in certain areas of the province and there is a need for compensation to producers for livestock losses due to coyote predation. The Committee will continue to work with Environment and Parks through some of the working groups they sit on to ensure that this issue remains a high priority to address.

Resolution 7-16

HAY INSURANCE PROGRAM

DEFEATED AT THE 2016 PROVINCIAL ASB CONFERENCE

- WHEREAS:** Agriculture Financial Services Corporation (AFSC) crop insurance and farm income disaster assistance is based on the annual yields by crop type;
- WHEREAS:** Currently, there is no adjustment for hay quality;
- WHEREAS:** Moisture Deficiency Insurance (MDI) is an area-based program which provides coverage on pasture using precipitation information from weather stations and spring soil moisture estimates to reflect moisture conditions across the province;
- WHEREAS:** Feed barley is used as the proxy crop for hay to determine the Variable Price Benefit (VPB) trigger;
- WHEREAS:** The Fall Market Price of feed barley reported for the Edmonton Region must increase by at least 10 per cent above the production insurance spring price for barley, for the VPB to trigger;
- WHEREAS:** The indemnities are paid using the increased price up to a maximum increase of 50 per cent, and producers are absorbing additional costs over 50%;
- WHEREAS:** Producers are left absorbing the cost of feed supplements when it comes to poor hay and pasture quality as well as the trucking cost when it comes to purchasing hay during the droughts and other agricultural disasters.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture and Forestry update the Hay and Pasture Insurance Program to accurately cover the impact of the market fluctuation on hay production for livestock producers based on hay commodities. Amendments need to include removing the 50% price cap on the VPB, assistance to cover the cost of feed supplements due to poor quality as well as trucking costs due to insufficient quantity of feed.

FURTHER BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That Alberta Agriculture and Forestry and Agriculture Financial Services Corporation give authority to the adjusters to modify the amount when the adjuster is of the opinion that the livestock producer is facing additional expenditures that are directly linked to poor hay and pasture yields.

Resolution 8-16

SPECIES AT RISK ACT (SARA)

- WHEREAS:** The federal Species at Risk Act (SARA) and the designated independent committee for habitat protection legislation will have long lasting negative economic impact on agriculture, industry, rural development, and land use in Alberta and is of great concern to rural municipalities and elected officials;
- WHEREAS:** Agriculture, industry, species at risk and rural development can co-exist;
- WHEREAS:** Rural municipalities are firm supporters of the goals of the Species at Risk Act;
- WHEREAS:** All municipalities, industry and agricultural producers are affected by the above, leading to a shift in the social and economic balance between urban and municipalities in the Province.

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

AAAF, Agricultural Service Board Provincial Committee and AAMDC facilitate a round table discussion with representation from the Federal Environment Minister, the Minister of Agriculture and Forestry and the Minister of Environment and Parks to rebuild the current Species at Risk Act to improve it in a way that seeks a balanced and cooperative approach (economic, environmental, and social) to species protection that focuses on ecosystem protection; limiting impact on agriculture, industry, rural development, and land use in Alberta.

Status: Provincial

Response

Alberta Agriculture and Forestry

- If a round-table discussion were recommended by the Government of Canada, as suggested in the Resolution, department staff would be willing to participate
- We agree with the Agricultural Service Board Provincial Committee that agriculture and species-at-risk can co-exist on the landscape. The Department

also agrees that protection of biodiversity, species-at-risk and species-at-risk habitat are extremely significant.

Alberta Environment and Parks

Environment and Parks agrees with Agricultural Service Board that agriculture, industry, and rural development can co-exist with species at risk, if effective stewardship and conservation measures are implemented.

Continuing collaboration with landowners, lessees, municipalities, industry, other stakeholders and the federal government is essential to achieving recovery of species at risk in Alberta, and providing certainty to affected stakeholders.

My department believes challenges related to species at risk conservation can be best addressed through provincial regulatory and policy approaches, federal policy development and improved inter-jurisdictional cooperation and stewardship.

From time to time, legislation is amended. If invited, Environment and Parks would be pleased to provide its input to any federal process for the development of legislative amendments to the *Species at Risk Act*.

Environment and Climate Change Canada

Thank you for your letter of February 10, 2016, and enclosure, requesting my response to Resolution No. 8: Species at Risk Act (SARA), which was passed by delegates at the Provincial Agricultural Service Board Conference in January.

I share the view that SARA should be implemented in a manner that seeks a balanced and co-operative approach to species conservation and recovery. As species are listed, recovery strategies and management plans are developed, and as critical habitat is identified for endangered and threatened species, consultation with landowners and others that might be directly affected is undertaken to the extent possible.

I encourage the Agricultural Service Board Provincial Committee to fully explore the Species at Risk Public Registry at www.registrelep-sararegistry.gc.ca. This website is designed to help Canadians better understand Canada's approach to protecting and recovering species at risk, learn about what is being done to help them, and get involved in decision making and recovery activities.

There are many examples where landowners and agricultural producers are contributing to the protection and recovery of species at risk in this country. For example, the Habitat Stewardship Program for Species at Risk has, for many years, supported voluntary stewardship of organizations and individuals in Canada to take meaningful actions for the protection and recovery of species at risk, including those found in agricultural landscapes.

Provincial ASB Committee Grade: Accept in Principle

Provincial ASB Committee Comments:

The Committee is currently working towards initiating a round table discussion with AAMDC, AAAF, AF, Environment and Parks and Environment and Climate Change Canada. The Committee is planning to meet with AAMDC and AAAF this fall to discuss this resolution and determine a course of action to address this resolution.

Emergent Resolution E1-16

BILL 6: ENHANCED PROTECTION OF FARM AND RANCH WORKERS

- WHEREAS:** Safety is a top priority in the farming and ranching industry;
- WHEREAS:** There is no consultation on Bill 6 prior to it being announced;
- WHEREAS:** Some agricultural operations currently offer better insurance than WCB, but have been told that they are not allowed to use that insurance as an alternative;
- WHEREAS:** There was overwhelming opposition to Bill 6 from the agricultural community;
- WHEREAS:** The government forced Bill 6 through the legislature in spite of opposition from those that were most affected by the Bill;
- WHEREAS:** Future consultation is scheduled to start in May, which is the busiest time of year for most farmers and ranchers and their employees;
- WHEREAS:** The Bill creates an unfair situation where some agricultural operations are subject to the legislation while others are not;
- WHEREAS:** Local ASB's represent the grass roots agricultural community in all 70 rural municipalities in the province;
- WHEREAS:** The government was not able to offer any clear explanation on how Bill 6 would impact the agricultural community; economy and cultural mosaic;
- WHEREAS:** Bill 6 will have a negative impact on the "grow local food movement";

THEREFORE BE IT RESOLVED

THAT ALBERTA'S AGRICULTURAL SERVICE BOARDS REQUEST

That, since the Government of Alberta has refused to rescind Bill 6: Enhanced Protection for Farm and Ranch Workers in spite of overwhelming opposition. It is imperative that local Agricultural Service Boards, the Alberta Association of Municipal District and Counties, the Provincial Agricultural Service Board Committee, the Association of Alberta Agricultural Fieldmen, and any and all commissions, boards, associations, and producer or grower groups related to agriculture should be directly involved in any and

all consultations regarding the writing of regulations surrounding any and all legislation amended by Bill 6 Enhanced Protection for Farm and Ranch Workers.

Status: Provincial

Response

Alberta Agriculture and Forestry

- The next phase of farm and ranch consultation with the agriculture sector begins this spring. This process will include establishing working groups of stakeholders and experts that will make recommendations on how employment standards, occupational health and safety, and labour relations requirements should be applied
- These technical working groups will provide an opportunity for a broad and diverse range of voices from the farming and ranching sector to ensure their way of life is preserved, while at the same time ensuring paid workers come home safely at the end of each day
- Producers who are members of agricultural organizations and groups can also provide their input and feedback through their organization
- Nominations to become a member of these working groups closed on February 26, 2016
- Once we are ready to select members from the nominations received, we plan to get started right away. We plan to have the initial working group meetings in March before taking a break during the busy spring season to allow farmers and ranchers time to get their work done. The working group meetings will resume in June-July 2016.
- For more information on farm and ranch legislation and for the latest updates, visit www.farmandranch.alberta.ca

Alberta Jobs, Skills, Training and Labour

No response was received from Minister Gray at Alberta Jobs, Skills, Training and Labour.

Provincial ASB Committee Grade: Accept in Principle

Provincial ASB Committee Comments

The Committee decided to not seek a response from Alberta Jobs, Skills, Training and Labour as the members of the working groups had already been decided on. Corey Beck, Peace Representative, was selected to sit on one of the six technical working

groups to represent ASBs. The Committee was disappointed that a member from the Association of Alberta Agricultural Fieldmen (AAAF) was not selected to participate and discussed this with the Minister on September 6th, 2016. The Committee requested that ASBs and AAAF members be consulted on the Code after it is re-written and circulated for review.

UPDATE OF PREVIOUS YEARS' RESOLUTIONS

Section 3(10) of the Provincial Rules of Procedure states that follow up on resolutions from the previous two years will be reported on in the annual Report Card on the Resolutions. Only those resolutions with grades of "Accept in Principle", "Incomplete" or "Unsatisfactory" are included in this report card. Resolutions from previous years may be included here that are related to a particular issue that the Committee is working on.

A listing of all resolutions with grading can be found on the provincial ASB program website at: www.agriculture.alberta.ca/asb

Agricultural Pests Act Review

Related Resolutions

- 1-12: Alberta Rat Control Program
- 6-12: Requiring Seed Cleaning Plants to Test for Fusarium
- E1-12: *Agricultural Pests Act Review*
- 2-13: Inclusion of all Invasive Hawkweed Species as Prohibited Noxious Under the *Alberta Weed Control Act and Regulation*
- 2-15: Pest Control Act – Clubroot
- 3-15: Standardized Clubroot Inspection Procedure
- 5-15: Maintaining Canada Thistle (*Cirsium arvense*) as a Noxious Weed under the *Alberta Weed Control Act and Regulation*
- E1-15: *Fusarium graminearum* Management Plan

The Committee included these resolutions in their discussion with the Minister about the review of the *Agricultural Pests Act*. The Committee was told that ASBs have seen the initial policy document and that Agriculture and Forestry (AF) is currently finishing the policy document and developing a consultation plan. AF expected that consultation would begin in the next six months and the legislation is expected to go to the legislature in the spring or fall of 2018. The Committee will continue to advocate for these resolutions to be considered as part of the consultation process.

Funding for ASBs

Related Resolutions:

- 3-15: Standardized Clubroot Inspection Procedure
- 4-15: Additional Funding for Municipalities Dealing with Prohibited Noxious Weeds that come from Outside the Province of Alberta

The Committee discussed funding issues with the Minister on September 6, 2016 and highlighted that municipalities are currently paying the majority of expenses related to ASB programs. The Committee requested a review of current funding levels.

The Committee is aware that there is now funding available through Alberta Crop Industry Development Fund (ACIDF) Crop Pest Response Fund. This is a fund to provide support for determining the presence and distribution of new or novel pests, to develop a control strategy and implement an eradication or control plan. This is currently a pilot project aimed to support municipalities and other agencies involved in enforcement of the *Agricultural Pests Act* and *Weed Control Act* and currently has a budget of \$500,000. This fund started accepting applications in June 2016 and is currently accepting new applications.

Information about the Crop Pest Response Fund is included in the Appendix.

Resolution 1-15: Adapt Crop Insurance to Protect Clubroot Tolerant Varieties

The Committee recommends maintaining the response to this resolution as “Unsatisfactory”. The Committee will continue to remind the Minister that there is capacity to use other agencies to assist with enforcement issues related to pests under the current *Agricultural Pests Act*.

Resolution 8-15: Monitor Ergot Levels in Livestock Feeds

The Committee requested additional information from Canadian Food Inspection Agency (CFIA) and Agriculture and Forestry (AF) on this issue. CFIA responded with additional information and this information is included in the Appendix. AF developed posters with information related to ergot in 2014 but information regarding livestock toxicity was not included on these posters.

Resolution 9-15: Elk Quota Hunt

The 2016 Alberta Hunting Draws booklet lists several new special licence hunting seasons that were created in the province. Antlered and antlerless Elk hunting seasons were created in WMUs 128, 142, 156, 158, 160 and 210 and additional Antlerless Elk special licence hunting seasons were created in WMUs 505, 507, 508 and 510.

Landowner Special Licences were also made available for landowners, or eligible designates, who were unsuccessful in the special licence draws for antlerless elk special licence, with exclusion in certain WMUs.

Statistics for the 2015 elk hunt are included in the Appendix.

Resolution 10-15: Alberta Fish and Wildlife Officer Availability

Related Resolution:

- Resolution 2-14: Wildlife Damage Compensation Program

The Committee requested additional information from Fish and Wildlife Enforcement Branch regarding which offices had been closed, where new staff had been deployed and if any offices had been re-opened. Miles Davis, Superintendent, with Fish and Wildlife Enforcement Branch provided the following information to the request:

The Information you requested from the Fish and Wildlife Enforcement Branch is as follows.

New officer hire dates and locations (47):

2016 - Edmonton

2015 – Edson, Grande Cache, Grande Prairie, Lac La Biche, Calgary x2, Slave Lake, Barrhead, Peace River, Cochrane, Fairview, Pincher Creek

2014 – Peace River, Brooks, Grande Prairie, Ft. McMurray, High Prairie, Lac La Biche, Smoky Lake, Lethbridge, Wetaskiwin

2013 – Spruce Grove, Olds/Sundre, High Prairie, Grande Prairie, Cochrane, Ft. McMurray, Whitecourt, Hinton, Calgary, Edmonton, Athabasca

2012 – Bonnyville, Red Deer, Edson, Edmonton, Peace River, Fairview, Slave Lake, Valleyview, Barrhead, Fox Creek, Cold Lake, Ft. McMurray, Lac La Biche, Wetaskiwin.

It should be noted that these locations are for initial postings. Staff may transfer or promote after their initial posting. Most postings are filled due to attrition and staffing priorities. Officer positions have not increased (no net increase).

Office Closure

Since 2012, Coronation is the only office to close. The district was split between Hanna, Oyen, Stettler and Provost. Travel times to respond to the Coronation area have increased slightly; however, that location was a low priority to fill based on effective utilization of officer staff.

Resolution 12-15: Agriculture Plastics Recycling

Related Resolution:

- Resolution 3-16: Agricultural Plastics Recycling

This resolution was discussed with the Minister in conjunction with resolution 3-16.

Resolution 14-15: Management of Farm and Agricultural Leases

The Committee has not had an opportunity to discuss this issue with the Minister of Environment and Parks. The Committee is currently seeking a meeting with the Minister of Environment and Parks to discuss several resolutions related to this Ministry.

Resolution 15-15: Farm Property Assessments

The Committee has been following the review of the *Municipal Government Act (MGA)* and current indicators are that the legislation will remain the same and farm properties will continue to receive an assessment exemption on farm residences. The Committee will continue to follow the review of the MGA and provide input as required.

Resolution E1-14: Licencing of Glyphosate Tolerant Wheat in Canada

There are currently no glyphosate tolerant wheat varieties grown commercially in North America but there have recently been reports of escapes of some of these varieties from research trials in the United States. The Committee will continue to follow this issue and advocate that glyphosate tolerant wheat varieties not be licensed in Canada due to concerns expressed by ASBs regarding market access if these varieties are allowed to be grown in Canada.

2016 EXPIRING RESOLUTIONS

The Provincial Rules of Procedure state under Section 3(10) that the ASB Provincial Committee will advocate for resolutions for a period of five years. Any expiring resolutions that an ASB wishes to remain active must be brought forward for approval at the next ASB Provincial Conference.

The following resolutions will expire in 2016:

Resolution Number	Resolution Name	Grade
1-12	Alberta Rat Control Program	Accept in Principle
2-12	Promoting Alberta's Rat Free Status	Accept the Response
3-12	Richardson Ground Squirrel Control	Accept the Response
4-12	Wild Boar Eradication Initiative	Incomplete
6-12	Requiring Seed Cleaning Plants to test for Fusarium	Accept in Principle
7-12	Herbicide Selection for Noxious Weed Control on Acreages	Accept in Principle
8-12	2011 Provincial Enforcement of the Weed Act	Unsatisfactory
9-12	Requiring labelling of flower seed mixes with all species present	Unsatisfactory
10-12	Request for ARD to take a more forceful approach to the selling of noxious and prohibited noxious weeds at greenhouses and plant retailers	Unsatisfactory
11-12	Cessation of potable water use by oil and gas industry	Accept the Response
13-12	Liability on Sustainable Resource Development lease lands	Incomplete
15-12	Recycling program for agricultural plastics	Accept the Response
16-12	Funding for ARECA Member groups	Accept the Response
17-12	AFSC Seeding Intention Dates	Regional
18-12	Special Areas water supply project	Regional
E1-12	Agricultural Pest Act Review	Accept in Principle
E2-12	Compound 1080 review by Pest Management Regulatory Agency	Accept in Principle

Updates on Expiring Resolutions

Resolution 7-12: Herbicide Selection for Noxious Weed Control on Acreages

Five municipalities are currently participating in a pilot project to determine if acreage owners will be allowed increased herbicide selection. Alberta Environment and Parks will be reviewing this program and determine if it will be offered province wide.

Resolution E2-12: Compound 1080 review by Pest Management Regulatory Agency

The ASB Provincial Committee recommends that the grade for resolution E2-12 be changed to "Accept the Response" as the review for Compound 1080 has been completed and continued registration of the product was granted provided labels were amended to reduce environmental exposure.

Information on the review and re-evaluation decision may be found at: http://www.hc-sc.gc.ca/cps-spc/pubs/pest/_decisions/rvd2014-03/index-eng.php

APPENDIX

Alberta's Cow Herd: Statistics

Table 48: Cattle and Calves on Alberta Farms, July 1, 1960-2005

									Total		Alberta as a %
	Bulls	Milk Cows	Dairy Heifers	Beef Cows	(1) Beef Heifers	Slaughter Heifers	Calves	Steers	Alberta	Canada	of Canada
	'000 Head										
1960.....	55.0	279.0	67.0	827.0	257.0	-	867.0	345.0	2,897.0	11,337.0	23.8
1961.....	57.0	288.0	69.0	890.0	271.0	-	913.0	392.0	2,879.0	11,503.0	24.1
1962.....	57.0	282.0	67.0	910.0	278.0	-	925.0	380.0	2,899.0	12,067.0	24.0
1963.....	58.0	280.0	67.0	940.0	305.0	-	962.0	402.0	3,036.0	12,365.0	24.5
1964.....	63.0	279.0	61.0	1,018.0	401.0	-	1,018.0	480.0	3,329.0	12,964.0	25.6
1965.....	66.0	269.0	55.0	1,108.0	423.0	-	1,076.0	476.0	3,473.0	13,260.0	26.2
1966.....	64.0	243.0	51.0	1,119.0	362.0	-	1,080.0	521.0	3,440.0	12,578.0	26.7
1967.....	65.0	224.0	48.0	1,113.0	405.0	-	1,035.0	503.0	3,393.0	12,667.0	26.7
1968.....	62.0	208.0	44.0	1,098.0	381.0	-	1,018.0	530.0	3,341.0	12,487.0	26.8
1969.....	61.0	192.0	40.0	1,067.0	381.0	-	988.0	526.0	3,296.0	12,306.0	26.6
1970.....	65.0	195.0	38.0	1,170.0	430.0	-	1,070.0	525.0	3,493.0	12,826.0	27.2
1971.....	72.0	186.0	38.0	1,270.0	451.0	-	1,157.0	528.0	3,702.0	13,270.9	27.9
1972.....	75.0	178.0	32.0	1,364.0	500.0	-	1,225.0	550.0	3,924.0	13,736.0	28.6
1973.....	79.0	171.0	34.0	1,509.0	532.0	-	1,319.0	567.0	4,201.0	14,249.0	29.5
1974.....	87.0	165.0	35.0	1,680.0	559.0	-	1,434.0	655.0	4,595.0	15,318.0	30.0
1975.....	87.0	157.0	36.0	1,682.0	550.0	-	1,458.0	709.0	4,699.0	15,622.0	30.0
1976.....	88.0	163.0	51.0	1,530.0	270.0	368.0	1,435.0	770.0	4,875.0	15,063.0	31.0
1977.....	87.0	160.0	50.0	1,500.0	280.0	318.0	1,315.0	660.0	4,550.0	14,282.9	30.4
1978.....	82.0	158.0	51.0	1,400.0	240.0	320.0	1,239.0	645.0	4,136.0	13,352.7	31.0
1979.....	85.0	162.0	53.0	1,370.0	230.0	325.0	1,205.0	650.0	4,080.0	13,238.8	30.8
1980.....	90.0	168.0	56.0	1,400.0	245.0	306.0	1,290.0	600.0	4,156.0	13,361.9	31.0
1981.....	89.5	166.0	54.5	1,368.0	243.0	325.0	1,300.0	607.0	4,153.0	13,364.5	31.1
1982.....	90.0	159.0	50.0	1,394.0	227.0	320.0	1,260.0	580.0	4,080.0	13,170.0	31.0
1983.....	91.0	146.0	48.0	1,388.0	217.0	300.0	1,235.0	540.0	3,965.0	12,835.7	30.9
1984.....	91.0	141.0	49.0	1,368.0	233.0	290.0	1,255.0	540.0	3,975.0	12,501.9	31.6
1985.....	91.0	132.0	49.0	1,345.0	222.0	264.0	1,245.0	492.0	3,840.0	12,160.0	31.6
1986.....	91.0	124.0	51.0	1,315.0	232.0	255.0	1,252.0	426.0	3,746.0	11,787.7	31.8
1987.....	90.0	121.0	52.0	1,369.0	259.0	271.0	1,297.0	465.0	3,924.0	11,815.7	33.2
1988.....	91.0	117.0	50.0	1,444.0	283.0	287.0	1,351.0	526.0	4,149.0	12,153.2	34.1
1989.....	92.0	112.0	51.0	1,506.0	303.0	319.0	1,421.0	571.0	4,375.0	12,456.9	35.1
1990.....	94.0	109.0	49.0	1,567.0	305.0	320.0	1,478.0	568.0	4,490.0	12,560.2	35.7
1991.....	95.0	105.0	47.0	1,635.0	324.0	330.0	1,560.0	575.0	4,671.0	12,842.9	36.4
1992.....	97.0	105.0	47.0	1,667.0	335.0	348.0	1,581.0	631.0	4,811.0	13,025.1	36.9
1993.....	103.0	98.0	42.0	1,780.0	313.0	410.0	1,666.0	549.0	4,941.0	13,251.8	37.3
1994.....	112.0	100.0	43.0	1,917.0	400.0	359.0	1,818.0	567.0	5,316.0	13,824.4	38.2
1995.....	120.0	101.0	43.0	2,050.0	455.0	374.0	1,901.0	564.0	5,696.0	14,729.6	38.1
1996.....	119.0	103.0	44.0	2,023.0	390.0	459.0	1,945.0	653.0	5,796.0	15,051.4	38.1
1997.....	109.0	98.0	42.0	1,959.0	370.0	550.0	2,020.0	700.0	5,848.0	15,055.3	38.8
1998.....	104.0	92.0	39.0	1,820.0	330.0	625.0	2,035.0	900.0	6,045.0	14,944.4	40.4
1999.....	105.0	88.0	37.0	1,960.0	335.0	635.0	1,915.0	900.0	6,056.0	14,753.4	41.0
2000.....	109.0	89.0	38.0	2,030.0	350.0	690.0	2,043.0	930.0	6,279.0	14,968.4	41.9
2001.....	114.0	91.0	39.0	2,060.0	370.0	720.0	2,146.0	960.0	6,509.0	15,424.5	42.1
2002.....	110.0	90.0	38.0	2,040.0	345.0	750.0	2,146.0	868.0	6,387.0	15,435.7	41.4
2003.....	109.0	85.0	38.0	1,990.0	350.0	680.0	2,050.0	798.0	6,108.0	15,738.2	38.8
2004r.....	113.0	88.0	39.0	2,150.0	320.0	785.0	2,145.0	780.0	6,400.0	16,758.0	38.2
2005.....	119.0	91.0	38.0	2,200.0	350.0	825.0	2,245.0	830.0	6,709.0	17,060.0	39.3

Note: Cattle statistics prior to 1975 are as of June 1.

(1) Complete heifers for beef herd replacement. Prior to 1976, included slaughter heifers.

Source: Agriculture Division, Statistics Canada

ALBERTA AGRICULTURE STATISTICS YEARBOOK, 2005

Source: agriculture.alberta.ca

July 1, 2016 Cattle Inventory
Statistics Canada

Alberta

**Cattle inventories, by province
(Alberta)**

	As of January 1, 2016	As of July 1, 2016
	thousand head	
Alta.		
Cattle	4,915.00	5,370.00
Bulls	90	88.7
Milk cows	77.9	82.5
Beef cows	1,564.80	1,499.30
Dairy heifers	39.5	37.3
Beef heifers	795.3	1,009.50
Beef heifers for breeding	224.8	257.7
Beef heifers for market	570.5	751.8
Steers	656	923.6
Calves	1,691.50	1,729.10
Notes: - Bull: An uncastrated male bovine - Heifer: Female cow that has never borne young - Steer: A castrated male bovine Source: Statistics Canada, CANSIM, table 003-0032 and Catalogue no. 23-012-X (free). Last modified: 2016-08-18.		

Agri-Food Statistics Update



Issue No: LS16-2

Collected from a variety of sources, the Statistics and Data Development Section monitors statistical indicators of agri-food activity for Alberta. The Agri-Food Statistics Update is designed to provide users with commentary on current issues, trends and new developments related to agriculture and the food and beverage processing industries. Up-to-date statistics are supplemented with informative charts and diagrams. To gauge Alberta's performance, comparative data and information are often available for Canada and the provinces.

The estimates present potential marketings (i.e. supply which could become available), based on the size of the breeding herd and imports. Such information is useful to producers and others when making decisions relating to marketings, pricing, future production, as well as in estimating farm income and farm expenses.

The process involves verifying commodity supply and disposition variables to arrive at ending stocks. The supply variables are opening stocks, births and imports (interprovincial/international), while the disposition variables include deaths and condemnations, marketings, and exports (interprovincial/international). Administrative data are used where available, supplemented with some estimates where data are not timely or available. Hence, the inventory estimates are subject to revision. Given this limitation, users are advised to exercise some caution when using the estimates.

Please visit the following website for a complete listing of Agri-Food Statistics Update releases:

<http://www1.agric.gov.ab.ca/department/destdocs.pdf/all/6652720>

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July 1, 2016 Livestock Inventory Estimates Alberta/Canada

On August 18, Statistics Canada released the July 1, 2016 inventory estimates for cattle, pigs, and sheep on farms in Alberta and other Canadian provinces.

Key Messages

Cattle and Calves Inventories

- ⇒ Cattle and calves on Alberta's farms totalled 5.4 million head, up 1.0 per cent from July 1, 2015.
- ⇒ The increase in inventory was mainly due to a rise in all cattle classes with the exception of beef cows and steers.
- ⇒ The decline in beef cow numbers was largely due to high cow slaughter levels during the first half of 2016, compared to the same period in 2015.

Pig Inventories

- ⇒ Alberta's total pig herd on farms was estimated at 1.5 million head, up 1.3 per cent from July 1, 2015.
- ⇒ The major factor impacting pig inventories was the strong consumer demand for pork.

Sheep and Lamb Inventories

- ⇒ The size of the provincial flock on farms in Alberta was 185,000 head, down 5.1 per cent from a year earlier.
- ⇒ Strong slaughter lamb and sheep prices continue to encourage marketings.

Other Comparisons

- ⇒ Nationally, cattle and calf, and pig inventories grew, while sheep and lamb inventories decreased.
- ⇒ Alberta continues to rank first in the nation in cattle and calf inventories; third in sheep and lamb inventories; and fourth in pig inventories.

August 19, 2016

(Please turn over)

Selected Livestock on Alberta Farms, as of July 1, 2016

Agri-Food Statistics
Update: LS16-2

	2012	2013	2014	2015	2016p	% Change (2015/2014)	% of West, Cdn.	% of Canada
	(head)							
Total Cattle and Calves	5,460,000	5,335,000	5,455,000	5,315,000	5,370,000	1.0	53.4	46.7
Bulls, 1 year plus	91,700	91,300	91,200	88,700	88,700	0.0	47.2	26.8
Beef Cows	1,505,800	1,600,300	1,576,100	1,509,100	1,499,300	-0.6	45.2	26.3
Milk Cows	80,600	80,300	79,900	81,400	80,500	1.4	36.6	8.8
Heifers: dairy replacement	40,300	40,100	39,800	39,800	37,300	1.4	35.8	8.2
Heifers: beef replacement	202,000	201,300	202,100	248,100	257,700	3.9	45.0	40.2
Heifers: slaughter	756,400	776,600	764,600	704,600	750,800	3.8	77.8	62.5
Steers, 1 year plus	886,000	911,500	905,500	909,500	923,600	-1.7	73.7	56.3
Calves, under 1 year	1,756,900	1,773,800	1,740,800	1,865,800	1,729,500	2.5	50.6	40.2
Total Pigs	1,395,000	1,440,000	1,475,000	1,495,000	1,515,000	1.3	26.0	11.3
Breeding Stock	140,200	140,300	140,400	140,900	141,300	0.3	24.3	11.4
Boars, 6 months plus	4,300	4,300	4,300	4,300	4,300	2.3	39.3	18.6
Sows & bred gilts	135,900	136,000	136,100	136,600	137,000	0.2	24.0	11.2
All Other Pigs	1,254,800	1,299,700	1,334,600	1,354,100	1,373,700	1.4	26.2	11.3
Under 23 kg	403,100	406,300	400,000	491,200	503,600	2.5	24.1	10.4
23 - 53 kg	226,200	224,400	247,400	247,900	257,400	3.8	36.6	10.6
54 - 80 kg	314,500	320,800	323,000	304,400	320,200	5.2	26.1	12.0
Over 81 kg	231,000	256,200	264,200	310,500	292,500	-5.8	27.9	11.6
Total Sheep and Lambs	201,000	204,000	203,000	185,000	185,000	-8.1	42.4	17.8
Rams	5,200	5,200	4,900	4,600	4,300	-6.5	46.7	17.7
Ewes	91,600	91,400	90,200	89,400	85,700	-4.1	40.2	16.0
Replacement lambs	14,800	15,300	14,200	14,000	13,000	-7.1	36.8	14.8
Market lambs	86,300	93,100	93,700	87,000	82,000	-5.7	40.1	20.8

Alberta's Cattle and Calf Inventory increased 1.0 per cent

As of July 1, 2016, cattle and calves on Alberta farms totalled 5.4 million head, up 1.0 per cent from July 1, 2015. This marks the first year-over-year increase following two consecutive years of decline. The increase in inventory was mainly due to a rise in all cattle classes with the exception of beef cows and steers. Alberta cattle prices trended downwards in the first half of 2016 from the peak levels observed in 2015. However, prices remain well above the five-year average.

Alberta's total beef breeding herd, comprising cows and heifers remained flat at 1.8 million head. Total beef cows numbers fell marginally by 0.6 per cent to 1.5 million head, while beef heifers for replacement were up 3.9 per cent to 257,700 head. The small decline for beef cow numbers was due to higher cow slaughter levels during the first half of 2016, compared to the same period in 2015.

Bulls remained flat at 88,700 head, while steers decreased 1.7 per cent to 923,600 head. Postling gains were heifers for slaughter which increased 3.8 per cent to 751,800 head, and calves which rose 2.5 per cent to 1.7 million head. The provincial dairy herd, comprising of milk cows and dairy replacement heifers increased 1.4 per cent to 119,800 head, compared to July 1, 2015.

Alberta's Pig Inventory grew 1.3 per cent

Alberta's total pig herd estimated at 1.5 million head, was up 1.3 per cent from July 1, 2015. Inventories increased for all classes of animals with the exception of market hogs in the "Over 81 kilograms" class. The major factor impacting pig inventories was the strong consumer demand for pork.

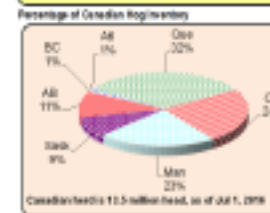
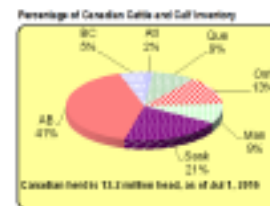
The total market hog inventories grew 1.4 per cent to 1.4 million head. Hogs in the "Under 23 kilograms" class rose 2.5 per cent to 503,600 head, while hogs in the "23 to 53 kilogram" class increased 3.8 per cent to 257,400 head. Similarly, hogs in the "54 to 80 kilogram" class were up 5.2 per cent to 320,200 head, while hogs in the "Over 81 kilogram" class fell 5.8 per cent to 292,500 head.

The estimated breeding inventory, comprising boars, sows and bred gilts, was up 0.3 per cent from July 1, 2015 to 141,300 head. Sows and bred gilts marginally increased 0.2 per cent to 136,900 head, while boars increased 2.3 per cent to 4,300 head.

Alberta's Sheep and Lamb Inventory declined 5.1 per cent

As of July 1, 2016, the size of the provincial sheep and lamb flock on farms was 185,000 head, down 5.1 per cent from a year earlier. The drop in inventory was mainly due to a decline in all classes of animals. Strong slaughter lamb and sheep prices continue to encourage marketings.

Ewes, at 85,700 head, were 4.1 per cent below July 1, 2015. Replacement lambs declined 7.1 per cent to 13,000 head, and market lambs decreased 5.7 per cent to 82,000 head. The total number of rams fell 6.5 per cent to 4,300 head.



Source: Statistics Canada; Alberta Agriculture and Forestry (AF)

p - Preliminary and may be subject to revision r - Revised

Prepared by: Alberta Agriculture and Forestry, Economics and Competitiveness Branch, Statistics and Data Development Section
E-mail: john.paulamanu@gov.ab.ca Telephone: 780-427-4243

August 19, 2016

Source: agriculture.alberta.ca

Agricultural Plastics Recycling



Highlights from 2015 Market-Based Solutions for Used Agricultural Plastics: Survey of Municipalities

A challenging issue

With the increasing usage of agricultural plastics, like grain bags, twine, net wrap and silage bags, it is more important than ever to properly manage used agricultural plastics. Finding cost-effective, environmentally friendly ways to manage used agricultural plastics remains a serious challenge in Alberta.

Several Alberta studies and surveys have looked into this issue. For example, a 2013 report entitled *Alberta Agricultural Waste Characterization Study: Final Report* estimated that between 6,600 and 14,000 tonnes of agricultural plastic waste are generated in Alberta every year. The report *Agricultural Plastics Recycling: Agricultural Producers Survey, Final Report* detailed the results of a 2012 survey of 660 agricultural producers in Alberta. It found that producers dealt with used plastics in various ways such as burning them, sending them to a landfill, sending them for recycling, burying them on-farm, and reusing them. The surveyed producers said they used burning as a means of dealing with various used plastics including: baling twine (52% of respondents), silage pit or pile covers (42%), bale wrap (27%), grain bags or tubes (20%), and silage bags or tubes (15%).



Burning of plastics can release highly toxic substances, like dioxins, heavy metals and volatile organic compounds. These substances have many potential health impacts ranging from headaches and dizziness to lung disease, cancer and growth defects. Burning of plastics can also leave toxic residues that

impair soil and water quality. Due to these serious health and environmental impacts, burning of plastics is illegal under Alberta's *Environmental Protection and Enhancement Act*.

For proper disposal, agricultural plastics should be either buried in a landfill or diverted from the waste stream into a market. Examples of possible markets include recycling into other plastic products, conversion into fuel, and conversion into electricity. However, the 2012 producer survey results showed that producers faced barriers for the proper disposal of their used agricultural plastics. In addition, a 2012 report entitled *Agricultural Plastics Recycling: Municipal Waste Authorities Survey, Final Report* found that municipal waste authorities in Alberta also encountered challenges in managing used agricultural plastics.

About the 2015 survey

Alberta Agriculture and Forestry (AF) conducted the 2015 *Market-Based Solutions for Used Agricultural Plastics* study to get a deeper understanding of the current practices for disposal of used agricultural plastics. In this study, AF conducted a survey of municipalities in Alberta through the agricultural fieldmen and a similar survey followed for the Alberta municipal waste authorities. The two surveys build on the previous Alberta research. The goal is to use the survey results as a springboard to move forward on this issue and make progress toward solutions.

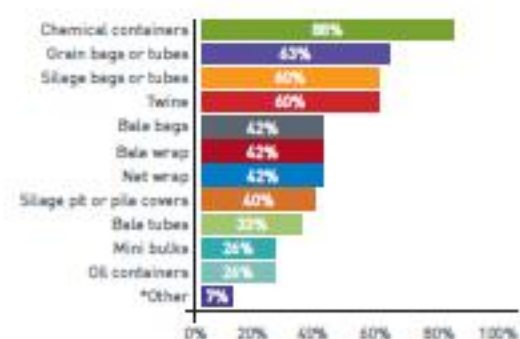
This summary highlights the key findings from the survey of municipalities with agricultural fieldmen. Agricultural fieldmen interact with agricultural producers, with municipal agencies, and in some cases with plastic recyclers. So agricultural fieldmen have valuable perspectives on the challenges involved in managing used agricultural plastics.

Agricultural fieldmen from 61 out of Alberta's 69 municipalities participated in the survey. The survey was conducted by phone, which allowed AF to provide greater context to the results.

Highlights of 2015 municipalities survey results

Various used agricultural plastics were accepted at many municipal waste sites: Respondents were aware of assorted types of used agricultural plastics that were being accepted at their municipality's waste site. Grain bags or tubes and silage bags or tubes were the most commonly identified type (after chemical containers, which are collected in the CleanFARMS recycling program) (Figure 1).

Figure 1. Used Agricultural Plastics Accepted at Municipal Waste Site (n=57)



*Other: Antifreeze jugs, hay tarps

*Chemical containers accepted through CleanFARMS recycling program

Used agricultural plastics were brought to landfills/transfer stations mainly by producers: The respondents said agricultural producers were the main agents bringing used agricultural plastics to landfills/transfer stations. Drop-off sites organized by municipalities and pickups by 4-H groups played a role in getting the plastics to the waste sites.



These results suggest that, for at least some producers, the distance to a landfill/transfer station was not an insurmountable barrier to taking their used plastics for proper disposal.

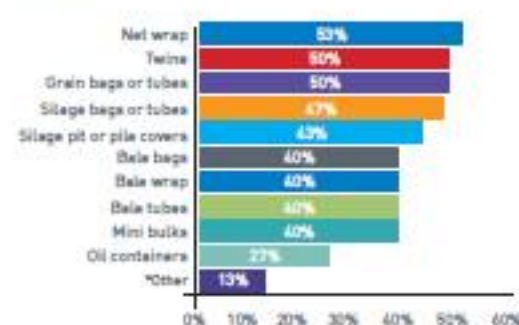
Growing Forward 2 
A federal-provincial-territorial initiative

Alberta
Government

Canada

Some used agricultural plastics were not accepted at municipal waste sites: About half of the respondents believed that one or more types of used agricultural plastic were not being accepted at their municipal waste site. As Figure 2 shows, the most commonly identified unaccepted plastics were net wrap (53% of respondents), twine (50%), grain bags or tubes (50%), silage bags or tubes (47%), and silage pit or pile covers (43%). It is important to remember that these responses reflect the perceptions of agricultural fieldmen, and that some of the agricultural fieldmen said they did not know if agricultural plastics were accepted at their municipal waste site. However, if a municipal waste authority does not accept certain types of agricultural plastics, then that would be a critical barrier for local producers wanting to properly dispose of their plastics.

Figure 2. Used Agricultural Plastics Not Accepted at Municipal Waste Site (n=38)



*Other: Hay tarps, tarps, totes, chemical barrels

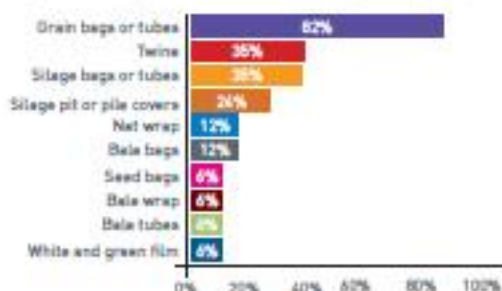
Some municipalities accessed markets for used agricultural plastics: In this survey, "markets" are businesses that obtain used agricultural plastics for purposes such as recycling or energy production opportunities.

The only market type identified by the respondents was recycling. About 30% (18 municipalities) said they were sending used agricultural plastics to recycling companies.

Grain bags or tubes were the most popular used agricultural plastics for recycling: In a follow-up question, the 18 municipalities identified 11 types of used agricultural plastics that were going to recyclers (Figure 3). According to the survey responses, the following recycling companies were being accessed:

- Blue Planet Recycling
- Capital Paper
- Crowfoot Plastics
- Everclean
- Meridian Wealth Management Inc.
- Merlin Plastics
- SWA Developing Company Ltd.
- Vikoz Enterprises

Figure 3: Used Agricultural Plastics Entering Market by Type (n=18)



*Chemical containers were noted through the CleanFARMS recycling program.

The intent of sharing the survey results is to communicate and not to endorse one company over another. Municipalities interested in accessing markets for used agricultural plastics would need to contact the individual companies to find out what types of used agricultural plastics are being accepted.

Used agricultural plastics had to meet a variety of requirements to be accepted for the recycling market: The requirements most commonly identified by the respondents related to proper preparation, cleanliness, shipping weight, and quality control/consistency of the plastics.

- **Preparation:** Respondents defined "properly prepared" in various ways, but generally it meant the plastic has to be baled, bundled or rolled for easy handling, transportation and storage.
- **Cleanliness:** Most respondents said the plastic has to be clean. However, there were different definitions of "clean" such as "less than 5% contamination" or "less than 10% contamination." Used agricultural plastics should contain only minimal amounts of dirt, plant matter and other materials because biological contaminants above a certain amount can negatively affect the recycled process.
- **Weight:** Responses about weight requirements ranged from 30,000 pounds to 33 tonnes. Weight and volume affect transportation costs. For instance, a recycling company or municipality may not want to transport used agricultural plastics until a full truckload is ready if transporting partial loads is not cost-effective. Similarly, a recycling company that ships used agricultural plastics overseas may need to fill a shipping container to a certain minimum weight to be profitable.
- **Quality control/consistency:** Respondents noted that prolonged sun exposure can negatively impact the quality of the plastic.

Some respondents indicated that their municipal waste authority accepted used agricultural plastics but the plastics

needed to be clean and baled/bundled/rolled to enable access to recycling markets. Municipalities interested in accessing markets for used agricultural plastics would need to contact the individual companies to find out their requirements.



Most municipalities that were sending used agricultural plastics to a market did not have a formal written agreement with a company: Of the respondents who said their municipality was sending agricultural plastics for recycling, most (63%) said their municipality did not have an established agreement with the recycling company. Nineteen percent had verbal agreements, and 13% had written agreements. Not having a formal agreement can be risky for payment or delivery logistics.

Most municipalities were not making money from marketing used agricultural plastics: Respondents reported various prices for the plastics. For many municipalities, the inability to recover costs for handling and transporting used agricultural plastics was a significant barrier to recycling these plastics. Municipalities would need to contact the individual companies to find out their current prices.

Handling of used agricultural plastics required equipment, space and manpower: Respondents identified various types of equipment used by their municipality for handling used agricultural plastics such as grain bag rollers, vertical balers, ramps, forklifts and skid steers. A total of 23 types of equipment were identified, indicating that there is no particular "right" way of handling used agricultural plastics. In a follow-up question, respondents identified assorted challenges with this equipment such as troubles with old equipment and difficulties with twine getting tangled in the equipment. They also identified the need for space for the equipment and labour to operate it.

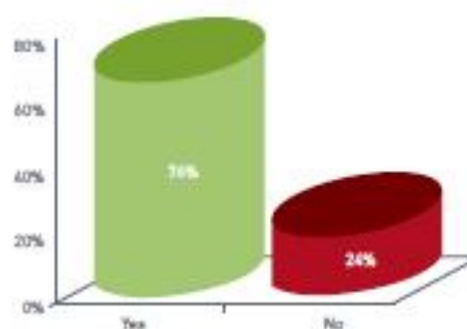
Municipalities faced significant barriers when attempting to access markets for used agricultural plastics: Respondents were asked several questions regarding barriers to accessing markets for used agricultural plastics. Table 1 lists examples of the identified barriers.

Table 1. Examples of identified barriers to participating in markets for used agricultural plastics

Government and/or programming barriers	Equipment, facility, manpower and cost barriers	Barriers related to marketing and/or companies	Barriers related to agricultural producers
<ul style="list-style-type: none"> • Lack of an organized program • Lack of support/ direction from municipality's council or managers • Not a priority for waste management authority • Lack of coordinated information on dealing with these plastics • Lack of leadership • View this issue as the responsibility of Alberta Environment • View this issue as the responsibility of vendors • Lack of legislation • No regulatory body • No public demand; no push from ratepayers • No demand from producers 	<ul style="list-style-type: none"> • Costs associated with getting the plastic to market • Poor rate of return; costs are higher than payment • Need to close the gap between overhead and capital expense • Need to move the plastic to market before winter • Site logistics • Insufficient manpower, insufficient storage space, insufficient funding for manpower and storage • Additional equipment needed for plastic handling • Difficulties in handling the plastics • Preparation required for the plastics to go to recycler • Poor location or insufficient number of transfer stations 	<ul style="list-style-type: none"> • Difficulty in getting company's confirmation to accept the plastics • Problems with reliability of company to accept the plastics on a yearly basis • Distance to market • No market contact • Requirements for agricultural plastics from companies • Difficulty in getting the right information to enter market • No certain market opportunities • Limited markets for specific agricultural plastics • Difficulty in getting enough volume/weight to make a load • Difficulty in getting enough supply of quality material • No market opportunity for smaller quantities of the plastics • Shipping or transportation issues • Need for clean plastics 	<ul style="list-style-type: none"> • Need to raise producer awareness of the issue • Need to educate producers on how to properly clean and prepare the plastics • Time, effort and expense involved for producers to clean, bundle and deliver their plastics to waste site • No financial incentive for producers to clean, bundle and deliver their plastics

Many respondents were considering entering markets for used agricultural plastics in the future. The respondents were asked several questions about potential markets they were aware of. Then they were asked if they were considering entering these markets in the future. Seventy-six percent said yes (Figure 4). In many cases, future participation was conditional on removal of some key barriers. Nevertheless, the strong "yes" response indicates a significant interest among agricultural fieldmen in participating in markets for used agricultural plastics.

Figure 4. Are You Considering Entering into Used Agricultural Plastic Markets in the Future? (n=55)



Crop Pest Response Fund

http://www.acidf.ca/index.htm_files/CropPestResponseBrochure.pdf

Crop Pest Response Fund Objectives

This Program provides financial support to approved projects to:

Establish the presence and geographic distribution of new or novel plant pests,

Assist in the costs to develop a control strategy

Support the implementation of an eradication plan or a control plan.

The Crop Pest Response Fund is specifically to protect crops and yields in those situations where additional or incremental response is warranted. This is targeted at regulated pests or new invasive pests establishing or expanding in Alberta.

What Support is Available?

The program is designed to assist response efforts. These can include:

- Cost of surveys to establish distribution
- Costs to develop or test mitigation strategies
- Costs of implementing eradication or control
- Reasonable extension costs as part of response

There are many possibilities. More information on eligible activities is available on the website. Application requests are expected to be less than \$100,000.

A Definition

Pest: a weed, disease, or insect identified as noxious, prohibited or economically threatening affecting an agricultural or commercial horticulture crop.

Overview

The Crop Pest Response Fund is a pilot program to support rapid response to crop-related pest and disease threats within Alberta. This makes funds available to address or minimize production risks. Approved projects will be relevant to administration of the Alberta Agricultural Pests Act, the Alberta Weed Control Act, and associated regulations.

Applications will be accepted starting June 2016, until available funding is depleted.

Grants approved must be spent before December 31, 2017.

To Apply or for Information:

Alberta Crop Industry Development Fund Ltd
Agriculture Building
5030-50 St
LACOMBE, AB, Canada. T4L 1W8

e-mail: info@acidf.ca
phone: 403-782-8034

web: www.acidf.ca/croppest

Crop Pest Response Fund

Improving production security through pest and disease control and prevention.



So much to do... So little time. What can you do under this program?



Get The Big Picture

Identify the presence and geographic distribution of new or emerging pests affecting crop production or commercial horticulture.

Formulate an Effective Plan of Action

A pro-active plan is better than a rushed reaction. Build a plan that includes people, resources needed, and timing of actions.

Eradicate and Control

A plan is of no value without action! Eradication and control both need to be adapted to the situation. This is about the right step at the right time.

What Can't We Do?

The program does not support non-crop pests. This is a pilot program with limited scope.



Who Can Apply?

The program is aimed at municipalities, institutions, governments and other agencies supporting the Alberta Agricultural Pests Act, and the Alberta Weed Control Act. This includes:

- ✓ Provincial or Local Authority as defined in the Alberta Municipal Government Act
- ✓ Not-For-Profit agriculture-based organization registered under a federal or provincial act
- ✓ Band as defined in the Indian Act
- ✓ Métis Settlement
- ✓ Post-secondary educational institutions

What is the Process?

Applications are on the website at:

www.acidf.ca/croppest

Applications will be reviewed by an expert review committee, who in turn make recommendations to the ACIDF Board. All applications will be subject to technical review. Applications will be judged for clearly defined deliverables, value for cost, likelihood of success, and sound project design. Projects will be evaluated based on benefit to Alberta, even if some work happens outside the province.

Ergot Awareness

Resources from AAFC and CFIA

<http://www.inspection.gc.ca/animals/feeds/regulatory-guidance/rg-8/eng/1347383943203/1347384015909?chap=1>

<http://www.inspection.gc.ca/animals/feeds/regulatory-guidance/rg-8/eng/1347383943203/1347384015909?chap=0>

<http://www.beefresearch.ca/blog/ergot-low-levels-cause-big-problems-bergen/>

[http://www1.foragebeef.ca/\\$foragebeef/frgebeef.nsf/all/frg4868](http://www1.foragebeef.ca/$foragebeef/frgebeef.nsf/all/frg4868)

<http://www.agriculture.gov.sk.ca/ergot-of-cereal-grasses>

<https://www.grainscanada.gc.ca/fact-fait/ergot-eng.htm>

<https://www.grainscanada.gc.ca/oggg-gocg/ggg-gcg-eng.htm>

http://www.omafra.gov.on.ca/english/livestock/swine/facts/info_ergot.htm

http://www.bfr.bund.de/en/frequently_asked_questions_on_ergot_alkaloids_in_cereal_products-189083.html

<http://adlib.everysite.co.uk/adlib/defra/content.aspx?doc=100057&id=100058>

<https://www.grainscanada.gc.ca/oggg-gocg/04/oggg-gocg-4e-eng.htm>

Resources from Alberta Agriculture and Forestry

The Impact of Ergot Toxicity on Sheep and Lambs 2015

[http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/sg16048](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/sg16048)

Pest Control in Fall Rye

[http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/agdex4462](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/agdex4462)

Big Game Harvest Estimates 2015 - Elk

Hunting, Hunter Harvest

WMU: Wildlife Management Unit

WMU	Male	Female	Young	Total	Est Hunter Success (%)
102	17	39	2	57	69%
104	1	6	0	8	12%
108	19	18	0	37	66%
118	3	0	0	3	13%
119	3	0	0	3	14%
124/144/148/150	87	150	24	261	76%
151	10	3	0	14	11%
151/152	22	9	3	33	55%
152	3	0	0	3	4%
162	14	0	0	14	22%
162/163/164/166	34	25	0	58	47%
164	3	0	0	3	25%
166	7	0	0	7	10%
200	14	0	0	14	16%
200/202/203/232/234	55	98	23	176	29%
202	3	0	0	3	4%
204	3	0	0	3	25%
204/228/230	0	0	0	0	0%
206/222/226/244/246	9	5	0	14	20%
208	10	0	0	10	18%
208/220	12	6	0	18	28%
212	21	103	16	140	15%
214	21	0	0	21	10%
214/314	0	99	6	105	42%
216	35	0	0	35	15%
216/320	0	26	0	26	38%
220	0	3	0	3	4%
221	7	0	0	7	9%
221/322	0	0	0	0	0%
224	21	4	3	28	11%
232	17	0	0	17	17%
234	17	0	3	21	15%
236	3	0	0	3	5%
236/238/256/500	7	26	0	33	53%

WMU	Male	Female	Young	Total	Est Hunter Success (%)
240/242	4	9	0	13	37%
242	10	0	0	10	16%
246	3	0	0	3	7%
252	3	0	0	3	9%
252/254/258/260	5	9	9	22	28%
254	0	3	0	3	9%
300A	16	25	6	48	23%
300B	28	37	0	65	34%
302	80	150	22	252	33%
303	3	3	0	6	10%
304	105	132	9	245	17%
305	101	181	7	290	20%
306	24	52	6	82	18%
308	84	21	0	105	12%
310	84	40	0	124	22%
312	185	132	21	339	23%
314	49	24	0	73	8%
316	0	0	0	0	0%
318	7	7	0	14	3%
320	35	3	0	38	7%
322	10	0	0	10	8%
324	3	7	0	10	4%
326	3	0	0	3	1%
328	14	0	0	14	3%
330	0	3	0	3	1%
332	24	28	8	61	7%
334	17	10	0	28	10%
336	21	19	5	45	9%
337	10	31	0	42	11%
338	17	7	3	28	4%
339	7	0	0	7	1%
340	17	3	3	23	6%
342	7	5	0	12	5%
344	45	19	0	64	10%
346	59	85	0	144	13%
347	7	0	0	7	3%
348	35	74	0	109	14%
349	24	0	0	24	10%
350	3	0	0	3	2%
351	3	0	0	3	5%
352	21	10	0	31	10%

Jun 4, 2015

Big Game Harvest Estimates 2015 - Elk
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Page 2 of 4

WMU	Male	Female	Young	Total	Est Hunter Success (%)
353	24	18	11	54	7%
354	21	3	0	24	7%
355	7	3	3	13	8%
356	66	57	0	123	13%
357	196	457	76	729	28%
358	178	269	48	496	29%
359	210	187	39	436	28%
360	94	186	19	299	29%
400	63	0	0	63	7%
402	38	3	0	41	4%
404	11	9	0	21	13%
406	14	5	0	19	8%
408	3	3	0	5	7%
410	7	0	3	10	4%
412	0	0	0	0	0%
414	0	0	0	0	0%
416	0	0	0	0	0%
418	4	0	0	4	33%
420	0	0	0	0	0%
426	3	0	0	3	5%
428	0	0	0	0	0%
429	7	0	0	7	4%
430	0	0	0	0	0%
432	0	0	0	0	0%
434	0	0	0	0	0%
436	0	0	0	0	0%
437	0	0	0	0	0%
438	7	4	4	14	9%
439	0	0	0	0	0%
440	17	0	0	17	15%
441	0	1	0	1	2%
442	3	0	0	3	8%
444	14	2	0	16	16%
445	0	0	0	0	0%
446	0	0	0	0	0%
500	0	0	0	0	0%
504	10	0	0	10	14%
505	3	5	0	8	6%
506	10	0	0	10	6%
507	14	41	5	60	14%
508	0	4	0	4	3%

WMU	Male	Female	Young	Total	Est Hunter Success (%)
509	12	26	0	38	21%
510	38	41	0	80	11%
511	0	27	0	27	15%
520	21	4	0	25	30%
521	175	380	46	601	33%
522	136	209	23	369	32%
523	94	121	24	239	31%
524	0	0	0	0	0%
525	0	0	0	0	0%
526	66	96	0	162	19%
527	70	76	4	150	19%
528	0	0	0	0	0%
535	14	0	0	14	15%
537	0	0	0	0	0%
544	0	0	0	0	0%
732	312	504	112	928	56%
936	18	5	5	27	23%

	Male	Female	Young	Total
Estimated Total	3,631	4,495	601	8,734



Managing Uncertainty in Alberta's Cow Calf Sector

Date	Location	Venue	Time
November 1, 2016	Nanton	Nanton Community Center	9 a.m. registration 9:30 a.m.-3:30 p.m. session
November 2, 2016	Lethbridge	Country Kitchen Catering (same building as the Keg on Mayor Magrath Drive)	
November 3, 2016	Olds	Student Alumni Centre at Olds College	
November 8, 2016	Vermilion	Vermilion Regional Center	
November 9, 2016	Evansburg	Royal Canadian Legion	

The agenda this year will cover:

- **Market Outlook and your Marketing Options**
- **Transition Planning - The Human Aspect**
- **Risk Management Perspectives**
- **Cost of Production - Do you know yours?**
- **7 drivers to Financial Success**
- **What does your Neighbor Think? A Beef producer's perspective.**

For more information go to agriculture.alberta.ca/cowcalfenomics

How to Register

All participants are requested to register prior to Wednesday, October 26, 2016. The registration fee is **\$30 (GST included)** and includes lunch. Registration for students and young producers (those under 25 years of age) will be sponsored by the Alberta Beef Producers. **To register please call the Ag-Info Centre at 1-800-387-6030.**





STEAKING OUT

THE CONSUMER

Options & Opportunities

**Alberta Beef
Industry Conference**

February 15-17, 2017

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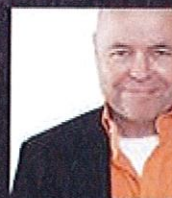
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Terry O' Reilly

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[Canadian Food Inspection Agency \(/eng/1297964599443/1297965645317\)](#)[Home](#) → [Animals](#) → [Terrestrial Animals](#) → [Diseases](#) → [Reportable](#) → [Tuberculosis](#)→ [Fact Sheet](#)

Bovine Tuberculosis - Fact Sheet

What is bovine tuberculosis?

Bovine tuberculosis (TB) is a chronic contagious bacterial disease of livestock, and occasionally other species of mammals, resulting from infection with *Mycobacterium bovis* (*M. bovis*).

What are the signs of disease?

The bacteria associated with the disease may lie dormant in an infected animal for years without causing clinical signs or progressive disease symptoms. It can reactivate during periods of stress or in older animals. When disease becomes progressive, it generally results in enlarged lesions which may be found in a variety of tissues including lymph nodes of the head and thorax, lung, spleen, and liver. In countries with eradication programs such as Canada, advanced disease is rare as most cases are detected at an early stage when infection typically consists of few or small lesions in the lungs or lymph nodes associated with the respiratory system.

Similarly, few infections in Canada progress to the point of presenting clinical signs. Nevertheless, when progressive disease does occur, the general signs are weakness, loss of appetite, weight-loss and fluctuating fever. When the lungs are extensively diseased, there can be an intermittent, hacking cough.

How is this disease spread?

Infected animals with progressive disease shed the bacteria in respiratory secretions and aerosols, feces, milk, and sometimes in urine, vaginal secretions, or semen. As a result, disease may be spread in a variety of ways, most commonly through the inhalation of micro-droplets in aerosols from already infected animals and from the ingestion of contaminated food and water.

Certain scenarios can create considerable risk of transmission and introduction of bovine TB into other herds. The movement of infected animals from one herd to another with subsequent extended close contact can increase this risk. In addition, where infected wildlife are a reservoir of disease, there is the potential for ongoing transmission to

livestock. Refer to [Fact Sheet – Wild Animals \(/animals/terrestrial-animals/diseases/reportable/tuberculosis/fact-sheet-wildlife/eng/1330209930995/1330210631034\)](http://www.inspection.gc.ca/animals/terrestrial-animals/diseases/reportable/tuberculosis/fact-sheet-wildlife/eng/1330209930995/1330210631034) for details.

Can bovine tuberculosis be spread to humans?

Bovine TB (Bovine tuberculosis) is a zoonosis, that is, an infection that can be transmitted from affected animals to people, causing a condition similar to human TB (Bovine tuberculosis). People are most commonly infected through the ingestion of unpasteurized dairy products derived from infected animals but also through inhalation of infectious aerosols or direct contact through breaks in the skin. Currently the risk to the general population in Canada is considered to be very low due to pasteurization of milk and livestock surveillance and testing programs. Owners and handlers of infected cattle may be at risk and anyone who may have been exposed to an infected animal should seek medical advice. For those who contract Bovine TB (Bovine tuberculosis) it can be treated successfully with antimicrobial drugs. Untreated infectious have the potential to be fatal. The CFIA (Canadian Food Inspection Agency) imposes a quarantine on infected premises to help protect members of the public.

How is bovine tuberculosis controlled in Canada?

Bovine TB (Bovine tuberculosis) is a reportable disease in Canada. Any suspect cases must be reported to the CFIA (Canadian Food Inspection Agency). The CFIA (Canadian Food Inspection Agency) conducts an investigation to determine if the disease is present. If bovine TB (Bovine tuberculosis) is confirmed on a premises, the CFIA (Canadian Food Inspection Agency) alerts the provincial health department and implements strict disease eradication measures to eliminate the infection and prevent further spread to livestock, humans, and wildlife. These measures include:

- Implementing a quarantine and restricting the movement of animals and equipment;
- Humane destruction of all infected and susceptible exposed animals;
- Cleaning and disinfection of infected premises and equipment;
- Investigation and testing of all at-risk livestock herds which are epidemiologically associated with the infected premises (tracing);
- Testing livestock and wildlife within a surveillance zone surrounding the infected premises; and
- Testing any livestock herds that are re-stocked onto a premises where bovine TB (Bovine tuberculosis) was previously confirmed.

Ongoing surveillance identifies any new infections maintaining Canada's current health status for TB (Bovine tuberculosis) and helps maintain current, and attract new market access opportunities for Canadian livestock and livestock products. Because 95 percent of

all commercial animals slaughtered in Canada are sent to a federal abattoir, the CFIA (Canadian Food Inspection Agency)'s abattoir surveillance system looks primarily for tuberculosis-like lesions in the lymph nodes and lungs of slaughtered animals. In specific situations, abattoir surveillance is supplemented with live-animal testing which measures an animal's natural defense response against challenge to a derivative of the TB (Bovine tuberculosis) bacterium (tuberculin) injected into the skin. Although it is generally difficult to diagnose TB (Bovine tuberculosis) in live animals and tuberculin testing has limitations, this approach is recommended by the World Organisation for Animal Health (OIE).

Are owners of cattle ordered destroyed compensated by the federal government?

Owners can be compensated (/animals/terrestrial-animals/diseases/compensation/eng/1313712524829/1313712773700) up to the maximum amount established under the *Health of Animals Act*. Additional information on compensation for animals ordered destroyed is available on the CFIA (Canadian Food Inspection Agency)'s website.

What measures are taken for cleaning and disinfecting a farm?

The owner is responsible for the cleaning and disinfection of infected premises. Cleaning and disinfection can be carried out only after all the animals ordered destroyed have left the premises. Once a CFIA (Canadian Food Inspection Agency) inspector has confirmed that the premises have been cleaned and disinfected, the quarantine can be lifted. The owner must wait 45 days before the premises can be restocked. Replacement animals will be subject to two annual negative herd tests. If the owner waits two years before restocking, no testing will be required.

What can owners do to prevent bovine tuberculosis?


There is no preventative treatment to protect animals from becoming infected with tuberculosis. Cattle buyers can require that animals be tested before purchasing to mitigate the risk of infection. However, this does not provide 100 percent guarantee. Some infected livestock seem to be in prime condition, showing no evidence of infection until they are slaughtered. In some instances, the disease organisms lie dormant within the host's body for its lifetime, both in animals and in humans, without causing progressive disease. Owners who live in a geographic area known to have TB (Bovine tuberculosis)-infected wildlife (see Fact Sheet - Wild Animals (/animals/terrestrial-animals/diseases/reportable/tuberculosis/fact-sheet-wildlife/eng/1330209930995/1330210631034)) can implement biosecurity measures to mitigate the risk of disease transmission to their livestock.

Additional information

- [Animal Health Offices \(/animals/terrestrial-animals/offices/eng/1300462382369/1300462438912\)](/animals/terrestrial-animals/offices/eng/1300462382369/1300462438912)

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A Farmer's Guide to Agricultural Credit

In Alberta



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Funding for this project was provided through Growing Forward 2, a federal-provincial-territorial initiative. The views and opinions expressed in this guide are not necessarily those of Agriculture and Agri-Food Canada.

This guide is a resource for some common and not so common questions regarding agricultural credit asked by farmers.

If you have more complex credit requirements, seek professional assistance from legal and accounting professionals on your specific credit needs and concerns.

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Acknowledgements

Adapted and reproduced with the permission of
University of Illinois at Urbana-Champaign
The Center for Farm and Rural Business Finance
Paul N. Ellinger and Peter J. Barry

Glossary reviewed by
Ian Logan and David Archibold, Barristers & Solicitors
Sharek Logan & van Leenen LLP
Edmonton Alberta

Reviewed and Prepared by:
Alberta Agriculture & Forestry
Livestock Research and Extension Division
Livestock and Farm Business Branch
7000 – 113 Street, Room 200
Edmonton, Alberta T6H 5T6

Rick Dehod, Farm Financial Specialist

Other References

Determining the Type and Source of Financing Required
[http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/apa2328](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/apa2328)

Introduction

Did you know that you need to manage your credit as carefully as you would manage other production inputs? Like seeds and chemicals, agricultural credit options change and expand with new and innovative products, and can be complicated by legal concerns. Many agribusinesses now extend credit, while traditional lenders are working harder to attract your business. As a borrower, you are offered more choices and need to develop procedures to evaluate those choices. On the plus side, these choices give you the opportunity to better manage your financial affairs.

Objectives

After working through this guide, you should be able to:

- Understand and use the language of credit to help you negotiate a loan
- Use a checklist of questions to help you evaluate a loan
- Apply what you learn in a case study to your own situation.

In short, this guide outlines a practical approach to evaluating loans. But, before you even start, establish short-and long-term financial objectives for your farm operation. Then understand the debt service capacity of your farm business, and the farm's ability to service that debt. Finally, to evaluate credit options, you must understand all provisions and obligations, and be aware that the interest rate is not the only issue.

Note: The interest rate is not an entry on the income and expense statement; it is the amount of interest paid. This is a function of the interest rate and the amount of debt outstanding. The terms and conditions affect how you manage your financial risk.

Risk Tolerance

As a borrower, you must be comfortable with the level of risk or uncertainty offered by a credit arrangement or have provisions that reduce uncertainty to match your risk tolerance. You should be confident that the credit arrangement meets your objectives. Periodically review your credit arrangements to stay on track with those objectives.

The Language of Credit

Learning the language of credit is important as you manage your finances. The following sections provide you with the language and tools to help you better understand credit.

Note: Before you enter into any formal loan agreement, consult with a lawyer, accountant or farm financial consultant.

Types of Agricultural Loans

In this guide, agricultural loans are categorized as short-term or long-term, depending on their maturity. Lenders often describe loans by the purpose or terms of the loan. Descriptions also change from lender to lender.

Short-term Loans

Short-term loans are often used for operating expenses. Loan amortizations usually match the length of the agricultural production cycle (e.g., 3 to 18 months) and hence a short-term loan. Short-term loans may be also described as line-of-credit financing under a credit commitment, which specifies the amount and timing of the disbursements and payments of the loan. The line-of-credit may be a single disbursement due at a specified future date or a revolving line-of-credit (operating loan) where you borrow and repay as needed during a specified time period, usually subject to a maximum borrowing limit.

On a non-revolving line-of-credit, you are entitled to a specified amount of funds, and repayment does not allow you to draw those funds again. These short-term loans can be secured against inventory at an agreed percentage of current market value or against real property.

Long-term Loans

Long-term loans are used to finance depreciable assets such as machinery, equipment, breeding livestock and improvements, and to acquire, construct and develop land and buildings. They are usually amortized over periods longer than 18 months. Depending on the security and commitment, various credit instruments and credit facilities can be used. Each has unique features and covenants.

Exercise: To show that you understand the types of loans, describe any loans you currently have.

Short-term: _____

Long-term: _____

Loan Documents

Loan transactions typically include several documents for the borrower to sign, depending upon the type of loan and the credit institution.

Loan or Credit Agreement

A loan or credit agreement is a written agreement between a lender and a borrower stipulating the terms and conditions associated with a financing transaction, and the expectations and rights of the parties involved. The loan agreement may indicate:

- Reporting requirements
- Possible sanctions for lack of borrower performance
- Any restrictions placed on a borrower
- Interest term and options for conversion and/or renewal.

Be aware of any demand clauses in a loan or credit agreement. A demand clause is a provision that allows the lender to demand payment at any time. Even though the demand provisions are seldom carried out, you should be comfortable with paying the loan upon demand, especially in times of economic uncertainty.

Note or Promissory Note

A note or promissory note is a document in which you agree to repay a loan at a stipulated interest rate within a specified period of time. The note may specify a variable, fixed or adjustable rate, and whether line-of-credit financing is being used. Its use and terms vary from one credit institution to another.

Security Agreement

A security agreement is a legal document signed by you granting a security interest to a lender in specified personal property pledged as collateral to secure a loan. Essentially, a security agreement states what happens to the collateral if you fail to perform as promised.

Financing Statement

A financing statement is a document filed by a lender with a public registry. The statement reports the security interest or lien on your non-real estate assets and is registered at the provincial personal property registry. The mortgage serves the same purpose in financing real estate and is registered at the Provincial Land Titles office.

Make sure you understand all loan documents as these documents set out your rights and responsibilities as well as those of the lending institution. These rights and responsibilities are governed by federal and provincial laws, statutes and regulations.

Exercise: Describe some of the loan documents you currently hold, including the key provisions of those loans. Are you comfortable with those provisions?

Terms and Conditions of the Loan

As discussed earlier, you need to understand the financing and security agreements completely. This next longer section outlines the primary loan terms and conditions included in most financing agreements.

Exercise: As you look at each of these terms, underline those that apply to any loans you currently hold.

Note: Throughout this document, it is assumed that you are the borrower.

Disbursement of Funds

Disbursements for long-term loans usually involve a single payment advanced at a specified time. Some short-term operating loans may be single disbursements, but the trend in the lending industry is to establish revolving lines-of-credit. This feature allows you to reduce interest costs by using funds when needed and repaying funds as surplus cash is available.

Disbursement of funds on operating lines-of-credit are handled many ways. Many commercial banks allow you to draw funds to a specific agreed-to limit. Your loan balance is increased and funds are added to your account as funds are disbursed.

Payment Type

Payment type refers to the method of repayment. Payments on line-of-credit financing generally occur when the borrower has surplus funds. Depending on the financing agreement, the total balance outstanding can be revolving. An interest payment may be requested on a monthly basis and, possibly, as an agreed upon percentage of the outstanding principal balance at a certain point in time (e.g., the first of each month). On long-term loans, a payment schedule may be negotiated on a monthly, quarterly, semi-annual and annual basis, depending on the cash flow, the purpose of the loan and the quality of the security provided by you, the borrower. Ask the lender to produce a copy of a payment schedule that specifies principal and interest payments over the life of the loan. You can then compare payment patterns on different loans.

There are three common payment types.

Fixed Blended Payment: One payment type for long-term loans is the fixed blended payment method. This method requires a fixed payment (interest plus principal), which repays a loan over a specified period of time at a specified interest rate. This repayment process is often referred to as equal amortization. Part of each payment is allocated to principal and part to interest, with successive payments retiring more and more principal.

Fixed Principal Payment: A second method to calculate the payment on a long-term loan is fixed principal payment with interest due on the unpaid balance. The fixed principal amount is usually calculated by dividing the loan amount by the total number of payments. Under this method, the initial payments of principal and interest are the largest. With this type of payment, consider your ability to provide the cash flow for these payments. This method of payment requires less total interest over the life of the loan because more of the principal is repaid earlier in the loan.

Table 1 shows a comparison between the blended payment method and the fixed principal method. The loan is for \$100,000, to be repaid over 5 years at 5 per cent interest. The payment remains constant (\$23,137.40) with the blended payment method. With the fixed principal method, the annual payment ranges from \$25,000 in year one to \$21,000 in year five. Total interest payments are \$687 higher with the fixed payment method.

Table 1. Fixed Blended Payment vs. Fixed Principal Payment

Loan Terms: \$100,000, 5 years, 5 per cent interest, one annual payment per year.

Fixed Blended Payment Method

Payment #	Principal	Interest	Payment Amount	Ending Balance
1	\$18,074.90	\$5,062.50	\$23,137.40	\$81,925.10
2	\$18,989.94	\$4,147.46	\$23,137.40	\$62,935.16
3	\$19,951.31	\$3,186.09	\$23,137.40	\$42,983.85
4	\$20,961.34	\$2,176.06	\$23,137.40	\$22,022.51
5	\$22,022.51	\$1,114.89	\$23,137.40	\$0.00

Your payment on \$100,000 with an amortization period of 5 years will be \$115,687.

Fixed Principal Payment Method

Payment #	Principal	Interest	Payment Amount	Ending Balance
1	\$20,000.00	\$5,000.00	\$25,000.00	\$80,000.00
2	\$20,000.00	\$4,000.00	\$24,000.00	\$60,000.00
3	\$20,000.00	\$3,000.00	\$23,000.00	\$40,000.00
4	\$20,000.00	\$2,000.00	\$22,000.00	\$20,000.00
5.	\$20,000.00	\$1,000.00	\$21,000.00	\$0.00

Your payment on \$100,000 with an amortization period of 5 years will be \$115,000.

Balloon Payment: A third payment type is a balloon payment loan. Balloon payment loans are relatively shorter-term loans (e.g., 5 years). At the end of the period, the entire unpaid balance of the loan is due; you must either pay the principal in full or negotiate new loan terms. The initial payments are usually based on a longer amortization period (e.g., 10 to 30 years) under the assumption that the loan will be paid off, renewed or financed at maturity. If interest rates fall and credit conditions improve, you could negotiate more favorable loan terms at renewal. On the other hand, if interest rates rise or credit tightens, the loan terms may become less favorable. In addition, your risk is considerably higher since the lender may decide not to renew the loan at maturity. If you are considering balloon payment loans, ask about the fees added each time the loan is renewed.

Table 2 illustrates a term loan with balloon payment on term maturity. Payments in the first 4 years are identical to a 20-year amortized loan. After the fifth payment of \$8,066.84, the

outstanding loan balance of \$89,378.39 is due and payable unless arrangements are made to renew this loan agreement. This amount must be paid in full or refinanced at interest rates prevailing in year five. Although the lender may refinance this term payment loan, there is no legal obligation to do so. The decision to renew will be based on the lender's consideration of credit and economic factors as they apply at the time of renewal. If you select a balloon payment loan, you should be comfortable with the risks associated with balloon payment loans. If you are considering refinancing with a different lender upon maturity, you may incur additional administrative and closing costs.

Table 2. Term Loan with Balloon Payment

Loan Terms: \$100,000, 5 per cent fixed interest, 5-year term, one payment per year based on a 20-year amortization.

Payment#	Principal	Interest	Payment Amount	Ending Balance
1	\$2,004.34	\$5,062.50	\$8,066.84	\$97,995.66
2	\$3,156.43	\$4,910.41	\$8,066.84	\$93,839.23
3	\$3,316.23	\$4,750.61	\$8,066.84	\$91,523.00
4	\$3,484.11	\$4,582.73	\$8,066.84	\$88,038.89
5	\$3,660.50	\$4,406.34	\$8,066.84	\$84,378.39

Exercise: Check off the types of loan payments you have experienced.

- ☐ Fixed blended
- ☐ Fixed principal
- ☐ Balloon

Interest Rate and Term

Since it is the visible "price tag" of a loan, the interest rate is often used to compare loans. Loans carry fixed, adjustable or variable interest rates.

- A fixed rate loan carries the same interest rate until the loan is paid off.
- A variable or adjustable rate loan has provisions to change the interest rate based on changes in market rates of interest, a specified index or other factors determined by a lender.

Interest rates on adjustable rate loans or mortgages can only change at intervals specified in a note or loan agreement.

Example: The interest rate on a 5-year adjustable rate mortgage can change once every 5 years.

A variable rate loan may also designate intervals in which interest rates may change, but in some variable rate loans a change in the interest may be at the discretion of the lender. Here are some things to consider if you have a variable or adjustable rate loan.

- Be aware of how often and how much the interest rate may change.

- Calculate how changes in interest rates affect the loan payment. Ask the lender to estimate the scheduled payment at various rates of interest.
- You need to be comfortable with the uncertainty involved with potential interest rate changes. If not, request loan terms that reduce the interest rate risk.

If the interest rate on a variable or adjustable rate loan is linked to a specified index rate, a lender typically adds a margin above the index rate to determine the interest rate. In Canada the most used index rate is the Chartered Banks prime rate.

Example: If the Chartered Banks prime rate is 3 per cent and the margin is 2 per cent, the interest rate on a variable rate or adjustable rate loan is 5 per cent. If the prime rate changes to 4 per cent in the next adjustment period, the interest rate charged will be 6 per cent.

Characteristics of variable and adjustable rate loan differ among lenders. The interest rate index (if any), margin, length of adjustment period, caps (upper limits) and compound interest are the major distinguishing features. You may be able to negotiate some of these features. These characteristics are described below.

Characteristics of Variable and Adjustable Rate Loans	
Interest rate index: The variable or adjustable interest rate is sometimes linked to an interest rate index. Many lending institutions use their average cost of funds or another internal rate as the basis to price loans. Other common indices include 1-year Treasury securities rates, 90-day Treasury bills, bankers' acceptance or bond yields. Differences between the indices can be substantial. Federal funds rates and 90-day Treasury bill rates can change every day, while the prime rate changes less frequently. Ask your lender the following questions:	
<ul style="list-style-type: none"> • What are historical patterns of the index rate? • How often does the institution's internal rate change (if this rate determines interest rate)? 	
Margin: The margin refers to the percentage points that the lender adds to the rate index to determine the rate charged to you, the borrower. The margin covers the costs of administering the loan, a risk premium and a profit margin for the lender. The note or loan agreement states whether the margin is to remain constant over the maturity of the loan.	
Length of adjustment period: The adjustment period is the length of time before the lender can change your interest rate. At the end of each adjustment period, the interest rate may be adjusted to reflect changes in the index (if an index is used). The note may allow for other terms of the loan to change at each adjustment period.	
Caps: Rate caps may be associated with variable or adjustable rate loans. They limit how much the interest rate can change at each adjustment period. Many loans also have life-of-loan rate caps which limit interest rate movements over the entire life of the loan. Often, you can purchase a cap as an optional feature of the loan.	
Compound interest: Compound interest arises when interest is added to the principal loan, so that, from that moment on, the interest that has been added also earns interest. This addition of interest to the principal is called compounding.	

In order to define an interest rate fully, and compare it with other interest rates, you must know the interest rate and the compounding frequency. Since most of us think of rates as a yearly percentage, the Federal Government *Interest Act* requires financial institutions to disclose the equivalent yearly compounded interest rate on deposits or advances.

Example: The yearly rate for a loan with 1 per cent interest per month is approximately 12.68 per cent per annum ($1.0112 - 1$).

This equivalent yearly rate may be referred to as annual percentage rate (APR), annual equivalent rate (AER), effective interest rate, effective annual rate and by other terms. These government requirements help consumers understand the actual costs of borrowing more easily.

For any given interest rate and compounding frequency, an "equivalent" rate for any different compounding frequency exists.

Compound interest may be contrasted with simple interest, where interest is not added to the principal (there is no compounding). Compound interest is standard in finance and economics, and simple interest is used infrequently (although certain financial products may contain elements of simple interest). The majority of mortgage loans in Canada are compounded semi-annually.

As a borrower, be aware of each of these factors affecting a variable or adjustable rate loan. Moreover, consider the combination of the factors and the resulting implications.

Example: If a lender has a volatile interest rate index, consider some type of cap.

Lenders will negotiate on the different variable and adjustable rate features.

Example: A lender may lengthen the adjustment period in exchange for a higher margin.

In conclusion, make sure you are comfortable with the variable or adjustable rate features and be willing to discuss changes in a loan package.

Fees and Service Charges

As a general rule, loan fees or "points" are charged at the time the loan is made. A point is 1 per cent of the amount loaned. In addition, there may be other service charges for which the lender will require reimbursement. Service charges and fees are typically charged for:

- Loan application fee
- Real estate appraisals
- Credit searches
- Legal costs
- Mortgage registration and deeds
- Mortgage title insurance premiums
- Title searches
- Property tax adjustment.

Fees and service charges increase your cost.

Some lenders will reduce the interest rate in exchange for a fee at origination. This is called a rate buy down. Before accepting this offer, estimate the potential benefit from a rate buy down.

Example: Suppose a lender offers to reduce your interest rate on a fixed-rate loan by 0.20 per cent (20 basis points) for 1 basis point at origination. The cost is the same if the loan is expected to be paid off in 12 to 13 years. If you expect to pay off the loan in more than 13 years, you should benefit by the rate buy down. If you expect to pay off the loan in less than 12 years, your anticipated return would be less.

Ask the lender to estimate the break-even points for each loan alternative.

Payment Frequency

The frequency of payments differs among loans. Typically, intermediate- and long-term loans are structured with monthly, quarterly, semi-annual or annual payments. More frequent principal payments generally reduce the total interest paid over the life of the loan. A similar factor to consider is the timing of the payments. Obviously, it is preferable to have payments which correspond with high cash inflows. You should establish a payment pattern with a lender that coincides with your cash flow.

Loan Amortization

Loan amortization is simply the time until the loan is fully due and payable. Make sure you evaluate your ability to generate cash to repay debt when comparing loans with different amortizations. As a rule of thumb, do not select a loan amortization that is longer than the anticipated life of the asset being financed. Shorter amortizations result in lower total interest payments over the life of the loan and more rapid accumulation of equity in the asset being financed. In contrast, loans with longer amortizations have lower loan payments and, therefore, free up cash for other uses. Thus, you need to carefully evaluate trade-offs between shorter and longer loan amortizations.

Table 3 shows annual payments among loans of different amortizations and interest rates.

Example: The annual payments on a \$100,000, 20-year loan at 3 per cent would be \$6,735.56. The payments on a similar 25-year loan would be \$5,757.19.

Use Table 3 to estimate the change in annual payments as interest rates change.

Note: Loan payment calculators can be found on financial institution websites. See Farm Credit Canada -Tools and Resources page: <https://www.fcc-fac.ca/en/tools-and-resources.html>

Table 3. Annual Payment on \$100,000 at Different Interest Rates and Amortizations

Annual Payment					
Amortization Years	3%	5%	7%	9%	11%
5	\$21,849.49	\$23,137.40	\$24,469.12	\$24,844.47	\$27,263.23
10	\$11,736.48	\$12,989.70	\$14,318.48	\$15,721.17	\$17,196.10
15	\$8,390.30	\$9,674.97	\$11,064.57	\$12,554.57	\$14,139.51
20	\$6,735.56	\$8,066.84	\$9,529.35	\$11,113.17	\$12,806.83
25	\$5,757.19	\$7,139.76	\$8,675.98	\$10,348.14	\$12,137.13

Collateral Requirements

Collateral refers to the assets pledged as security in a loan transaction. The legal documents representing a lender's interest in collateral include a mortgage in the case of farm real estate

loans and a security agreement for operating and intermediate-term loans. Nearly all farm real estate loans are secured by a mortgage on a tract of land. Operating loans and intermediate-term loans may be secured or unsecured, although secured loans are more common. Unsecured loans generally involve smaller loans to financially strong borrowers who usually are long-term customers of the lending institution.

Intermediate-term loans generally are secured by the asset being purchased.

Example: Collateral for intermediate-term loans include tractors, combines, equipment, facilities and breeding livestock.

Operating loans usually are secured by current assets and sometimes by intermediate assets as well.

Example: Collateral for operating loans are farm supplies, crop and livestock inventories, growing crops, government payments and deposit accounts.

A blanket filing may be used on a line-of-credit financing so that the security agreement applies to essentially all of the current and intermediate assets and, if stipulated, to property acquired in the future as well.

A security agreement usually includes covenants about selling, insuring and/or maintaining collateral. Many security agreements for real estate purposes now include provisions regarding the storage and disposal of hazardous wastes. Make sure you are aware of the procedures and notifications that need to be made upon selling or modifying assets used as collateral.

Also be aware of the lender's right to collateral upon default. A security agreement or mortgage specifically outlines the lender's and borrower's rights upon default.

Prepayment Penalties

Be aware of prepayment penalties. A prepayment penalty is a fee charged by a lender when a loan is paid prior to its maturity. Prepayment penalties vary significantly among lenders. Prepayment penalties increase the cost of refinancing a mortgage and reduce the flexibility of changing loan alternatives, such as refinancing if interest rates decline. In Canada prepayment penalties are often the greater of 3 months interest or interest differential. Interest differential is the difference in the stated rate and the cost of funds at that time.

Refinancing

As interest rates fall, refinancing may become more attractive. Better service, lengthening of maturity, more favorable non-interest lending terms, and customer dissatisfaction may also motivate you to refinance. In addition to the interest rate reduction, estimate fees and prepayment penalties that would result from refinancing the loan. These fees and penalties may be more than any interest rate savings. Furthermore, if you are switching from a fixed-rate loan to a variable- or adjustable-rate loan, evaluate the differences in risk associated with these loans.

Loan Conversion

A conversion option provides the ability to convert from one type of loan to another (e.g., from fixed rate to variable, and vice-versa) at any time or at the end of an adjustment period. This option may require a fee.

Reporting Requirements

The detail and frequency of financial reports required from you differ from lender to lender and by type and size of loan. Many real estate lenders require annual financial statements. Others only require statements when originating or renegotiating a loan. You should feel comfortable with the financial statement requirements, but choosing a lender that requires the fewest reports may not be in your best interest. You are likely already preparing periodic financial reports for management purposes so any reasonable reporting requirement should not be a significant factor in your choice of lender.

The financial statements include a balance sheet formulated at the same time each year and an income statement. A cash flow budget may also be helpful. Using accurate and verifiable data is important.

Credit Evaluation Procedures

Many agricultural lenders analyze your creditworthiness using a combination of judgement and formal credit scoring models or risk assessment worksheets. This approach seeks to combine various measures of business performance

Example: Measures of business performance include profitability, solvency, liquidity, repayment history and collateral.

This and other information is used to reach an overall credit score. This credit score may be used in making loan decisions, determining your interest rate, deciding about loan supervision and monitoring business performance. You can aid in the evaluation process by keeping comprehensive financial records (e.g., balance sheets, income statements, flow of funds summaries) and presenting this information to the lender in a timely, well-organized and thoroughly documented fashion. Prepare annual statements at the same time each year to allow for more appropriate comparisons over time. In turn, you can ask a lender to review the results of the credit evaluation process so that you both clearly understand the strengths and weaknesses of the farm business, and thus develop more effective financial plans in the future.

Risk Management

Your risk management practices that help to stabilize farm income and improve the likelihood of successful loan repayment will help you obtain credit.

Example: Good risk management practices include enterprise diversification, resistant seed varieties, crop insurance, holding financial reserves, limits on borrowing, crop share leases, off farm work, and marketing practices such as forward contracting, frequency of sales, futures and option contracts and others.

Lenders may respond to these practices with more favorable financing terms, lower interest rates and access to credit.

Late-Payment Penalties and Default Provisions

Even though most borrowers plan to make timely loan payments, unforeseen circumstances sometimes result in late payments. The Federal Government's *Interest Act* prohibits a lender from charging penalty interest. Be aware of the conditions under which the loan is considered in default and if there are grace periods that are specifically written in loan documents. Some loan agreements provide for a flexible payment program should some unforeseen circumstances occur. This may be an interest only payment with a principal payment deferral to the end of the interest term. Late payment as set out in the loan agreement may trigger a monthly account monitoring fee.

Other Considerations

It is beyond the scope of this guide to describe rating techniques for lenders or their institutions; however, as a borrower, you should seek to develop confidence and trust with both lenders and lending institutions.

Conclusion

The language of credit can be challenging to learn; however, taking the time to understand and use the language will help you as you obtain credit and negotiate with lenders. You are then in a better position to manage your finances.

CHECKLIST FOR AGRICULTURAL CREDIT

Before you evaluate the specific terms of loans, consider goals for your family and farm. Choose a loan package with which you are comfortable and that meets your business objectives.

The previous section introduced you to the language of credit. Use that knowledge when you negotiate a loan. Since lenders have developed different loan term products to meet the needs of their customers, you, too, should consider those loan terms that satisfy your objectives and match your level of risk tolerance.

Ask and answer the following questions to help you evaluate different loans.

1. What are my obligations and responsibilities associated with a loan transaction?
2. What is the total cost of all fees due at loan origination and annually? (Divide the total amount of fees by the loan amount to determine the number of points charged at origination.)
3. What constitutes a loan default and what can accelerate the bank's demand for payment?

If a demand was made, how would this affect my operation?

4. What is the type of loan payment?

Will the loan be fully paid at maturity? (Balloon-payment loans must be paid off or renewed at maturity, perhaps at less favorable terms. The lender is not required to renew. Consider available options if the loan is not renewed.)

5. What is the estimated payment schedule for the loan?

Do I have the ability to meet the loan payments?

What months of the year would be preferable for loan payments?

Consider different loan maturities to develop a payment amount that is consistent with repayment ability. Does the loan have flexible terms?

Can I defer principal payments due to different risk demands?

6. Is the interest rate fixed, variable or adjustable?

What are the payments at higher interest rates?

How much interest rate risk can I assume?

7. If the loan carries a variable or adjustable interest rate, is the index the Chartered Banks' prime rate, margin, adjustment period and caps?

Considering the historical patterns and levels of the Banks' prime rate, do I have the ability to meet debt payments should interest rates go up?

8. Are pre-payment penalties the higher of three months interest or interest differential?

How does this affect the cost to refinance?

9. Is there prepayment privilege?

Can additional principal payments be made during the year?

Does the loan term contain an annual prepayment privilege?

What percentage of the original balance can be pre-paid?

10. What are reporting requirements?

What loan conversion options are available?

Is the loan term open or closed?

11. What are the consequences of late payments?

What are foreclosure procedures, collateral obligations and all borrower rights?

Are there any loan management fees triggered by late payments?

12. Consider other factors, including your previous experience with the lender and lending institution, the lender's overall agricultural expertise, and the lender's knowledge of your operation.

CHECKLIST FOR AGRICULTURAL CREDIT

SAMPLE CASE FARM

Suzi and Steve Adams operate a 1900-acre grain farm in central Alberta. They have three children—David, Emily and Joe. David will be attending agricultural college next fall while Emily and Joe are 16 and 13 years of age, respectively. Suzi and Steve would like to expand their operation in anticipation of David returning to the farm after college. Their objective is to structure a loan that reduces the risk of higher interest rates while the children are in college, yet provides the opportunity to prepay their loan should they have a good crop.

A 160-acre quarter of land is currently available for \$3,000 per acre, or \$480,000. Suzi and Steve would like to purchase the land. They have \$50,000 to use as a down payment. Suzi and Steve have visited numerous lenders about financing the remaining \$430,000. They have another quarter worth \$400,000 that they are willing to provide as additional security, should the bank require it.

Case Application of Checklist

The following is a demonstration of how to use Checklist for Agricultural Credit to compare two different loan alternatives available to Suzi and Steve.

Loan Alternative Overview

Loan alternative overview	Loan #1	Loan #2
Loan amount	\$430,000	\$430,000
Interest rate	4.5%	3.7%
Loan term	5 year fixed	1-year open variable
Loan amortization	20 years	20 years
Origination fees and service charges	\$2,150	\$4,300
What is the payment?	Fixed annual	Fixed Annual
What is the prepayment privilege?	10%	N/A
Is the interest rate fixed to maturity?	Yes	No
When is maturity?	In 5 years	Annually
What is the index? Banks' prime?	N/A	2.7%
What is the margin?	N/A	Plus 1.0%
What is the adjustment period?	N/A	Semi-annual
What is the interest cap on interest rate movements per period?	N/A	1%
Are there prepayment penalties?	The greater of interest differential or 3 months interest	No
Are there loan conversion options?	No	Yes

1. **Understand your obligations and responsibilities under the loan agreement and security agreements before signing a note and other documents associated with a loan transaction.**

Suzi and Steve carefully reviewed the loan agreement and mortgage. They asked for more information for every item that was unclear. Suzi and Steve had their lawyer review each document and clarify their obligations, especially the items related to collateral and their financial and environmental responsibility.

2. **Know the total cost of all fees due at loan origination and annually.**

Loan #1 origination fee is \$2,150 or 0.50 per cent of loan amount.

Loan #2 origination fee is \$4,300 or 1 per cent of loan amount.

Neither loan has any additional annual administration fees unless late payments are made.

With a 20-year repayment period, the origination costs increase the cost of Loan #1 by approximately 0.37 per cent and Loan #2 by approximately 0.22 per cent. However, Loan #2 is not a 20-year loan. If the lender renews the loan and does not charge additional fees at each renewal, the increased cost approximated above is applicable. Since Loan #2 is a 5-year balloon payment loan, Suzi and Steve asked to have the cost of Loan #2 estimated for a 5-year loan. On a 5-year repayment period, the origination costs increase the cost of the loan by approximately 0.59 per cent.

3. **Review what constitutes a loan default and what can accelerate the bank's demand for payment. If a demand was made, how you would deal with it?**

The lender for Loan #2 assures Suzi and Steve that no loan has been called on demand in the last 5 years. Even though Suzi and Steve are in a strong financial position and would not likely have a problem refinancing the loan, they are concerned about what loan terms would be available if the loan is called before maturity. They can afford loan payments at the existing loan terms, but with college expenses forthcoming, they are concerned about refinancing at less favorable terms.

4. **Determine the type of loan payment: annual, semi-annual or monthly.**

Suzi and Steve have determined for their operation that annual payments are the best for their cash flow.

Will the loan be fully paid at maturity? Balloon-payment loans must be paid off or renewed at maturity, perhaps at less favorable terms. The lender is not required to renew. Consider available options if the loan is not renewed.

Both loans are fixed blended payment loans (equal payments each year), ensuring a steady affordable payment at current interest rates; however, Loan #1 has a balloon payment in 5 years and Loan #2 every year. Although both lenders assure Suzi and

Steve that the loan will be renewed if they are not in default, the lenders are not obligated to renew.

5. Obtain an estimated payment schedule for the loan, and project your ability to meet the loan payments.

Determine the months of the year that would be preferable for loan payments. In addition, different loan maturities should be considered to develop a payment amount that is consistent with repayment ability.

Annual payments for Loan #1 are \$33,201.91 and due in March, while initial payments for Loan #2 are \$30,900.02 and due in October. Suzi and Steve prefer to make loan payments in the spring because of higher cash sales at this time. Crop sales for Suzi and Steve are typically lowest in the fall. The lender for Loan #2 is willing to change the payment dates from October to March upon request.

If maturity increases to 25 years, the annual payments for Loan #1 and Loan #2 decrease by about \$4,000, resulting in payments of \$29,150.08 and \$26,757.36 respectively. However, if the maturity is increased to 25 years, the total interest paid over the life of Loan #1 increases from \$234,038.24 to \$298,751.94. Since future interest rates are unknown, it is difficult to estimate the increased interest cost for Loan #2, which is scheduled to adjust every year.

6. Is the interest rate fixed, variable or adjustable? What are the payments at higher interest rates should the prime rate go up? How much interest rate risk can you assume?

Loan #1 – 5-year fixed at 4.5 per cent with no prepayment privileges.

Loan #2 – open variable adjustable every year, currently 3.7 per cent. Bank prime 2.7 per cent plus 1 per cent. Adjusted every year at Bank prime rate plus 1 percent.

Suzi and Steve have projected that they can afford to make payments up to \$40,000 and still meet other financial obligations. Initially, they could afford an interest rate as high as 6.7 per cent, or a 3 per cent increase in the current Bank prime rate to 5.7 per cent.

7. If the loan carries a variable or adjustable interest rate, ask about the index (prime rate), margin, adjustment period and caps.

Consider the historical patterns and levels of the Bank's prime rate and determine your ability to meet debt payments should interest rates go up.

The index for Loan #2 is the institution's stated Bank's prime rate and the adjustment period is 1 year. The margin is 1 per cent and will remain at 1 per cent for the life of the loan, should it be renewed at the same product every year over the next 5 years.

Currently there is a 1 per cent cap on annual interest rate movements. Suzi and Steve inquired about the historical pattern of the index rate and received the following information. Interest rates are the lowest in modern history and bank economists feel that interest rates will slowly climb over the next 5 years.

Suzi and Steve are concerned that historical patterns of the Bank prime rate were at levels that could make loan payments infeasible. For example, by the third year, interest rates could rise 3.7 per cent to 6.7 per cent.

8. Ask about prepayment penalties. How does this affect the cost to refinance?

Loan #1 has a prepayment penalty of the greater of interest differential or 3 month's interest.

Loan #2 has no prepayment penalties. This gives Suzi and Steve the flexibility to refinance if interest rates start to increase and they wish to lock in a good long-term rate.

9. Ask about prepayment privilege.

Loan #1 has a 10 per cent annual prepayment privilege or \$43,000 during the year.

Loan #2 does not allow prepayment during the year, although funds can be applied to principal reduction on annual renewal.

10. Ask about reporting requirements and loan conversion options.

Both loans require financial statements upon origination and annually.

Loan #1 requires financial statement within 120 days of fiscal year end.

Loan #2 requires financial statements 30 days prior to annual renewal.

Suzi and Steve have asked to be evaluated at the end of the year since their accounting system generates reports at this time. This eliminates the burden of preparing statements at another time of the year.

Loan #1 is fixed for the 5-year term with no conversion option.

Loan #2 has a conversion option that allows Suzi and Steve to convert to a different loan type and/or rate for a fee.

11. Understand the consequences of late payments. In addition, understand foreclosure procedures, collateral obligations and all borrower rights.

Both loans carry a loan administration fee of \$200 per month should late payment occur. Suzi and Steve have taken the loan documents to their attorney to interpret and compare their obligations, rights and responsibilities.

12. Consider other factors, including your previous experience with the lender and lending institution, the lender's overall agricultural expertise, the financial condition of the lending institution and the lender's knowledge of your operation.

Each lender has an established reputation in the community. Over the past 5 years, Suzi and Steve have done business with each lender and felt very comfortable in their business relationships. Both lenders are experienced in agricultural lending and understand the risks farmers face.

Summary

Suzi and Steve established their objectives of expanding the farming operation while maintaining an adequate cash flow to pay for college expenses. They developed a financial plan that allowed their family to meet their short- and long-range objectives. With their plan, they are able to compare loan alternatives that meet their objectives. They determined that loan payments must be below \$40,000. By negotiating with the lender for Loan #2, both of the alternative packages achieved this goal. They were uncomfortable with the timing of annual payments. They inquired about changing these provisions. If these provisions cannot be changed, Suzi and Steve will have to determine the criteria they value as the most important and choose the loan package that more closely meets their objectives. Suzi and Steve must also decide if they are satisfied with the lender's verbal assurance that Loan #2 will be renewed annually for the next 5 years. Suzi and Steve also had their lawyer review and explain their loan documents. They fully understand their responsibilities and they are aware of the consequences of loan default.

Be aware that the best loan package for Suzi and Steve or any other borrower may not be the best loan package for you. There are many more items to consider than just the numbers. Feeling comfortable with your loan, along with developing trust and confidence in your lender and lending institution is essential. Be sure to evaluate all aspects of a loan package and ask informed questions. Ask a lender to change unfavorable aspects of a loan package.

Glossary of Agricultural Credit Terms

A

- **Acceleration Clause:** A common provision of a loan, mortgage, or other debt obligation providing the lender with the right to demand or otherwise require that the entire outstanding balance be immediately due and payable such as in the event of default.
- **Account Payable:** An amount owing to a creditor, usually arising from the purchase of goods or services, that is due to be paid within a short period of time, often less than 12-months, or within the normal operating cycle (where the cycle is longer than a year) to avoid default.
- **Account Receivable:** An amount owed to the business usually arising from the sale of goods or services.
- **Accrual Income:** See net income.
- **Adjustable-Rate Loan:** See Variable Rate Loan.
- **Adjusted Debt Service Capacity:** The amount available for debt servicing calculated as net income (after tax) plus interest plus depreciation minus gains/losses on disposal of assets minus extraordinary income minus deferred income taxes minus dividends minus living expenses plus off farm income.
- **Adjustment Date:** See Interest Adjustment Date.
- **Administrative Costs:** A lender's operating and fixed costs charged for completing and servicing a loan.
- **Advance Payment Program:** An Agriculture and Agri-Food Canada financial loan guarantee program that gives producers access to credit through cash advances on the value of their agricultural products during a specified period. Under this loan program, the Government of Canada guarantees repayment of cash advances issued to farmers by their producer organization. These guarantees are designed to help the producer organization borrow money from financial institutions at lower interest rates and issue producers a cash advance on the anticipated value of their farm product that is being produced and/or that is in storage.
- **Advance:** The payment of money, the provision of credit or the giving of value and includes a liability of the debtor to pay interest, or other charges or costs in the connection with an advance of funds or other value to, or on behalf of, the debtor.
- **AFSC:** See Agriculture Financial Services Corporation.
- **Agriculture Financial Services Corporation:** An Alberta crown corporation that provides farmers, agribusinesses and other small businesses loans, crop insurance, livestock price insurance, farm loans, commercial loans and farm income disaster assistance.
- **Amortization Period:** See Amortization.
- **Amortization:** The paying off of debt with a fixed repayment schedule in regular installments over a period of time.
- **Amortize / Amortizing:** See Amortization.
- **Annual Percentage Rate:** is an annual rate, expressed as a percentage, that relates the amount and timing of value advanced, or to be advanced, to, or on behalf of, the borrower in connection with a loan to the amount and timing of value given or to be given

by the borrower in connection with the loan, disregarding the possibility of prepayment or default. It is an actuarial representation of the total financing cost of credit expressed as a percent per annum. The annual percentage rate (APR) is calculated similarly across different institutions and is designed to allow for easier borrower comparison of loan products.

- **Appraisal:** The written summary by a qualified individual setting forth an estimated value of a specific asset or group of assets, usually used in reference to real estate.
- **Appreciation:** The increase in value of an asset over time.
- **APR:** See Annual Percentage Rate.
- **Arm's Length:** Relationship or transaction between persons who act reasonably in their separate economic interests, not in concert, and without control of one person over the other.
- **Assets:** The items and property owned or controlled by an individual or business that have commercial or exchange value. Items may include claims against others or other intangibles. All assets are reported on a balance sheet at market or cost value less accumulated depreciation.
- **Assignment:** The transfer of title to property or other rights in or related to property (or other assets or liabilities) from one person or entity to another.
- **Average Cost of Funds:** A method of determining the cost of funds at a lending institution. This method uses an average cost of existing funds. In contrast, the marginal cost of funds uses cost of new funds only.

B

- **Balance Sheet:** The financial statement that reflects the values of an individual or business assets and the financial claims on these assets at a specific point in time.
- **Bank Draft:** See Draft.
- **Bankruptcy:** A legal process governed by the Bankruptcy and Insolvency Act for an individual or corporation who can no longer pay back debts. The debtor assigns all assets—with some exceptions—to an Insolvency Trustee who sells or uses them to help pay the debt to the creditors. The two general types of bankruptcy are voluntary and involuntary. A voluntary bankruptcy is initiated when the debtor voluntarily assigns into bankruptcy. In an involuntary bankruptcy, the creditor forces the debtor into bankruptcy by way of the court process.
- **Base Rate:** An interest rate used as a basis to price loans. A margin reflecting the riskiness of the individual or operation is added to or subtracted from the base rate to determine the loan rate. The lender funding, operating cost and required return are reflected in the base rate. The base rate in Canada is often the Bank or other lender's posted prime rate or prime rate plus a margin.
- **Basis Point:** Usually used in describing interest rate movements or interest costs. One basis point is 1/100 of 1 per cent. For example, 50 basis points is 0.5 per cent. Sometimes, a basis point is referred to as a *bip* or *bips*.
- **Blanket Mortgage:** A mortgage on more than one parcel of real estate.
- **Bridge Loan:** A temporary, single-payment loan used by creditors to bridge the time period between the retirement of one loan and the issuance of another. An example is a

loan used for the down payment on a new real estate purchase while awaiting closing of a sale of another parcel of real estate or payment of a short term receivable.

C

- **CALA:** See Canadian Agricultural Loans Act.
- **Canadian Agricultural Loans Act:** Federal Loan Guarantee Program to Increase the availability of loans for the purpose of the establishment, improvement and development of farms. Where a lender may feel that there may be some risk to a loan proposal but with some risk mitigation the proposal has merit, they may apply under the Canadian Agricultural Loans Act for a guarantee. Under the Act the Minister of Agriculture is liable to pay to the lender 95per cent of the loss sustained on a CALA registered loan provided that the requirements of the Act and regulations have been met.
- **Cap:** Used with variable- or adjustable-rate loans to refer to the maximum allowable interest rate that the variable or adjustable rate loan can attain.
- **Cash Flow Budget:** A financial statement reflecting the projected sources and uses of cash. Items on the statement are usually categorized as business or nonbusiness with subdivisions for funds from business operations and funds from financing.
- **Caveat:** From the Latin word meaning “Let him beware.” It is a registered document containing a warning or caution that there are persons, other than the registered owner, claiming an interest in the land and stating the nature of the claim. The interest claimed may or may not be a valid interest in the land but if its validity is disputed and upheld by the courts, any person dealing with the land subsequent to the registration of the caveat is subject to the interest claimed.
- **CCAA:** See Companies’ Creditors Arrangement Act.
- **CCT:** See Certified Copy of Title.
- **Certified Copy of Title:** Document that identifies the current registered owner(s) and shows all outstanding registered interests in land, such as mortgages, caveats, easements, surface leases, and builders’ liens.
- **Chattel:** Personal property generally (e.g., tractors, grain, livestock, vehicles) that is not a fixture to land or otherwise excluded from the legal definition of a chattel.
- **Clear Title:** A clear title is free of any claims, mortgages, liens and other financial encumbrances and has no financial encumbrances or interests other than that of the owner.
- **Closing Costs:** The costs incurred by borrowers and sellers in completing a loan or land sale transaction. Included are origination fees, inspections, title insurance, appraisals, legal and realtor fees and other costs of the closing.
- **Closing:** Process by which all fees and documents required by a buyer of land or other assets or a lender prior to disbursing loan proceeds are executed, transmitted, and filed (as appropriate) so as to complete the obligations under the relevant agreement. Usually used in reference to the completion of a real estate, loan, or share transaction that transfers rights in exchange for monetary or other consideration.
- **Co-Borrower:** See Co-Signer.
- **Co-Debtor:** See Co-Signer.
- **Collateral:** Property pledged to assure repayment of debt.

- **Commitment Fee:** The fee associated with the establishment of a loan commitment. The fee may be expressed as a percentage of the loan commitment or a flat fee amount and is often due and payable upon the commitment issuing.
- **Commitment:** An agreement between a lender and borrower to lend up to a specified amount of money at a specified future date subject to specific performance criteria and terms (including repayment). A commitment will often include the commercial terms of the loan agreement.
- **Companies' Creditors Arrangement Act:** Federal law allowing insolvent corporations that owe their creditors in excess of \$5 million to restructure their business and financial affairs under court supervision.
- **Compensating Deposit Balance:** A minimum deposit balance that is sometimes required by a bank or other lender from a borrower. The balance is usually expressed as a percentage of the total loan commitment and/or a stipulated percentage of the amount of commitment actually used by the borrower.
- **Compound Interest:** Compound interest is interest added to the principal of a deposit or loan so that the added interest also earns interest from then on. Each time interest is payable it is added to the principal and thereafter also incurs interest. For example, a new deposit balance is estimated each day for daily compounding. Common compounding periods are daily, monthly, quarterly, annually and continuously. The more frequent the compounding, the higher the effective rate of interest.
- **Conditional Surrender of Lease:** a type of security granted as against a leasehold interest in Crown land, such as a grazing lease, where the lease is 'mortgaged' to a lender as security for a loan allowing the lender, on default, to assign the leasehold rights to a qualified third party for value (with consent of the Crown as to the transferee).
- **Consideration** - The amount actually paid for something (not necessarily the same as its value).
- **Consolidation Order:** A method, in Alberta, and some other provinces where a debtor can voluntarily seek out a legal proceeding (also known as an orderly payment of debt program) to help make their payments. The order will consolidate all unsecured debts and determine an amount that the debtor must pay to the agency or Court on a periodic basis. Upon receipt of the payments, the agency or Court will make payments to the creditors on behalf of the debtor.
- **Conveyance** - A document which transfers property from one person to another.
- **Cooperative:** An organization that is owned by and operated for the benefit of its patrons.
- **Co-Signer:** An individual in addition to the borrower who signs a note or loan agreement and thus assumes responsibility and liability for repayment as a principal debtor.
- **Cost of Funds:** Refers to the interest and non-interest cost of obtaining equity and debt funds. See, for example, commitment fee. See also Marginal Cost of Funds and Average Cost of Funds.
- **Covenant:** A legal promise in a note, loan agreement, security agreement or mortgage to do or not to do specific acts; or a promise that certain conditions do or do not exist. A breach of a covenant can lead to the injured party pursuing legal remedies and can be a basis for foreclosure in a mortgage secured loan, or trigger an acceleration clause.

- **Credit Scoring:** A quantitative approach used to measure and evaluate the creditworthiness of a loan applicant. A measure of profitability, solvency, management ability and liquidity are commonly included in a credit scoring model.
- **Credit Union:** A member-owned financial cooperative, democratically controlled by its members, and operated for the purpose of promoting thrift, providing credit at competitive rates, and providing other financial services to its members.
- **Credit Verification:** The process involved in confirming the creditworthiness of a borrower.
- **Creditor:** A creditor is a person who is owed money, goods or services.
- **Creditworthiness:** The ability, willingness, and financial capability of a borrower to repay debt.
- **Current Ratio:** A liquidity ratio calculated as current assets divided by current liabilities.

D

- **Debt-to-Asset Ratio:** A solvency ratio calculated as total liabilities divided by total assets.
- **Default:** The failure of a borrower to meet the financial obligations of a loan or a breach of any of the other terms or covenants of a loan or related security documents (ex: General Security Agreement or Mortgage).
- **Delinquency:** The status of a loan where the principal and/or interest payments on a loan are overdue. The borrower, in a delinquent loan, is in default.
- **Demand Loan:** A loan with no specific maturity date. The lender may demand payment on the loan at any time subject to its terms.
- **Depreciation:** A decrease in value of an asset, such as buildings or chattels, caused by age, use, obsolescence and physical deterioration. A non-cash accounting expense that reflects the allowable deduction in book value of assets such as machinery, buildings or breeding livestock.
- **Down Payment:** The equity amount invested in an asset purchase usually at time of entering into the agreement or closing. The down payment plus the amount borrowed generally equals the total value of the asset purchased.
- **Draft:** An order for the payment of money drawn by one person or bank on another. Often used in the dispersal of an operating loan to a borrower for payment of bills.
- **Due and Payable:** A term referring to the time when any account payable, debt, or payment on a debt, must be paid or has become payable.

E

- **Easement:** A right acquired by one person from another, permitting use of the other's land for a purpose such as a right-of-way across it.
- **Effective Interest Rate:** The calculated interest rate that may take account of fees and compounding, in contrast to a quoted rate of interest.
- **Employment Verification:** The confirmation of status and conditions of employment of a potential borrower as part of the underwriting process.
- **Encumbrance:** Any charge on land or claim or interest that limits the right of property. Examples include liens, mortgages, leases, easements and caveats.
- **Equity Capital:** See net worth.

- **Execution of Instruments** - The signing and delivery of documents by the parties as their own acts and deeds, usually in the presence of witnesses, and sometimes under seal.

F

- **Fair Market Value:** the highest price an asset might reasonably be expected to bring if sold by the owner in the normal method applicable to the asset in question in the ordinary course of business in an open and unrestricted market not exposed to any undue stresses and composed of willing buyers and sellers dealing at arm's length and under no compulsion to buy or sell.
- **Farm Credit Canada:** This is a federal crown corporation, whose purpose is to enhance rural Canada by providing specialized and personalized financial services to farming operations, including family farms. Although once exclusively a farm lender, Farm Credit Canada is now also organized to provide funding to enterprises that are closely related to or dependent on farming. It is Canada's largest agricultural lender.
- **Farm Debt Mediation Act:** Federal Law that provides for a process of mediation between insolvent farmers and their creditors. See also Farm Debt Mediation Service.
- **Farm Debt Mediation Service:** Federal government service that offers financial counselling and mediation services under the Farm Debt Mediation Act to farmers who are having difficulties meeting their financial obligations. It is a free and voluntary service for both farmers and for creditor(s). The service helps bring farmers and their creditor(s) together with a mediator in a neutral forum in an attempt to reach a mutually acceptable solution to the farmer's financial difficulties.
- **FCC:** See Farm Credit Canada.
- **FDMA:** See Farm Debt Mediation Act.
- **FDMS:** See Farm Debt Mediation Service.
- **Fees:** A fixed charge or payment for services due to the lender or third party in association with a loan transaction or other transaction.
- **Financial Statement:** A written report of the financial condition at a given time of a person, corporation, or other entity. Financial statements include balance sheet, income statement, statement of changes in net worth and statement of cash flow.
- **Financing Statement:** A statement filed by a lender with the Personal Property Security Registry. The statement reports the security interest or charge on the borrower's asset(s).
- **First Mortgage:** A real estate mortgage that has priority over all other mortgages on a specified piece of real estate.
- **Fixed-Rate Loan:** A loan that bears the same interest rate until loan maturity.
- **Fixture:** Chattels which are affixed to real property in such a manner that their primary purpose becomes the better use of the land rather than the better use of the chattels.
- **Floating Rate Loan:** See variable-rate loan.
- **Foreclosure:** An action in Court taken after a breach of the conditions of the mortgage, usually the failure to repay the mortgage debt in which the lender seeks to extinguish the borrower's right to redeem and offer the property for sale, or take title and possession, under process of law and supervision of the court.

G

- **General Security Agreement:** A security interest in favor of the lender charging all of the debtor's personal property. The charge is often referred to as an "All PAAPP" (All Present and after-acquired Personal Property) or a GSA.
- **Grantor:** A person or entity conveying an interest in property, real or personal.
- **GSA:** See General Security Agreement.
- **Guarantee:** generally, a written agreement whereby a person, corporation, or other entity, enters into an obligation to answer for an act or default or omission of another.
- **Guarantor:** A person or entity that takes the financial responsibility of another person's debt or other obligations in the case of default.
- **Guaranty:** alternative spelling of Guarantee, see Guarantee.

H

I

- **Income Statement:** Summary of the revenue (receipts or income) and expenses (costs) of a business over a period of time to determine its profit position. The income statement is also referred to as a profit and loss statement, earnings statement or an operating statement.
- **Insolvency / Insolvent:** The inability of an individual, corporation or other entity to pay their liabilities as they become due and/or who has ceased to pay current obligations as they become due and/or whose aggregate property, at fair market value is insufficient to pay all obligations due or becoming due.
- **Interest Adjustment Date:** the date from which your lender first starts accruing interest under a loan. Usually, this is the date that funds are disbursed under the loan. The interest adjustment date is set because the lender is funding, and you have use and benefit from the loan prior to making the first payment under the loan.
- **Interest Only Loan:** A loan that does not amortize. The borrower pays only the interest outstanding and at the expiry of the term the full amount originally borrowed, the principal, becomes due and payable.
- **Intermediate-Term Loan:** A loan to be repaid (or amortized) over a period of 18 months to 10 years, with 3 to 5 years being most common. Intermediate-term loans typically are used to finance machinery, equipment, automobiles, trucks, breeding livestock, improvements, and other durable, yet depreciable, assets.

J

- **Joint Tenancy:** The type of ownership of land that involves two or more owners where each owner has the right of survivorship such that when one owner dies, that person's interest automatically passes to the other owner(s). When only one survivor remains, the joint tenancy ceases. See, contra, Tenancy-in-Common.

K

L

- **Land Titles Act:** An Alberta statute that regulates the creation, priorities, and termination of legal rights in real property in Alberta under the land titles system of ownership.

- **Law of Property Act:** An Alberta statute that deals with, amongst other things, the enforcement of security against land in Alberta.
- **Lease:** Acquiring the control of an asset (e.g., land, machinery) by renting for a specified period of time. A rental payment is made by the lessee (or tenant) to the lessor (or landlord) to cover the lessor's cost of ownership. Examples include operating leases, capital leases, and real estate leases.
- **Lease-Option:** See Lease-Purchase
- **Lease-Purchase:** A financing arrangement in which an asset (ex., a tractor) is leased for a period of time and then may be purchased at a price specified in the lease-purchase contract. Also called a lease-option.
- **Legal Description** - The description of land that for unsubdivided land gives number of section, township, range and meridian and that for subdivided land gives lot, block and plan number or unit and plan number and appears on the Certified Copy of Title. Municipal addresses quoting streets or avenues are not legal descriptions.
- **Legal Lending Limit:** A legal lending limit on the total amount of loans and commitments a financial institution can have outstanding to any one borrower. The limit usually is determined as a specified percentage of the financial institutions own net worth or equity capital. Its purpose is to avoid excessive exposure to the credit risk of an individual borrower.
- **Lien:** A financial claim or charge by a creditor on property or assets of a debtor in which the property may be held as security or sold in satisfaction (full or partial) of a debt. Liens may arise through borrowing transactions where the lender is granted a lien or charge on the borrower's property. Other examples of liens include tax liens against real estate with delinquent taxes or a builder's lien against property on which work has been performed but not paid for.
- **Line-of-Credit:** An arrangement by a lender to make an amount of revolving credit available to a borrower for use over a specified period of time. It is generally characterized by a loan agreement and periodic and partial disbursements and repayments of loan funds throughout the term.
- **Liquidation:** The sale of assets, voluntary or otherwise, to generate cash needed to meet financial obligations, transactions or investment opportunities.
- **Liquidity:** The ability of a business to generate cash, with little risk of loss of principal value, to meet financial obligations, transactions or investment opportunities.
- **Loan Agreement:** Typically refers to a written agreement between a lender and borrower stipulating covenants, terms and conditions associated with a financing transaction and in addition to those included in any accompanying note(s), security agreement(s) and/or other loan documents. The agreement may indicate the obligations of each party, reporting requirements, fees or other charges for lack of borrower performance, and restrictions placed on a borrower.
- **Loan Commitment:** An agreement to lend up to a specified dollar amount during a specified period. Often a loan commitment will contain and set the key commercial terms of the loan ultimately being provided.
- **Loan Committee:** A committee of loan officers, executive personnel and/or directors of a financial institution who establish lending policies and/or approve loan requests that exceed the lending authority of individual loan officers.

- **Loan Conversion Provision:** An option provided by a lender to a borrower to change loan terms at a future date. For example, at loan origination a lender may provide a borrower with an option to convert from a variable to a fixed-rate loan. The lender may charge the borrower a fee for providing and exercising an option.
- **Loan-to-Asset Value:** The ratio of loan balance to the value of assets pledged as collateral to secure a loan.
- **Long-Term Loan:** A loan to be repaid (or amortized) over a period of time exceeding 10 years, with 20- to 30-year loans being common when financing real estate.

M

- **Marginal Cost of Funds:** A loan pricing method by a financial institution in which interest rates on new loans are based on the cost of new funds acquired in financial markets to fund the loans. This pricing policy contrasts with loan pricing based on the average cost of funds already acquired by the lending institution.
- **Matured Mortgage:** A mortgage secured loan where the term has expired and the full remaining balance is due and payable. See also Maturity.
- **Maturity:** Amount of time until the loan is fully due and payable. For example, a 5-year loan has a maturity of 5 years regardless of the amortization period.
- **Mortgage:** A legal instrument that conveys a security interest in real property to the mortgagee (i.e., a lender) as collateral security for the loan.

N

- **Net Income:** A measurement of the net return. Also called accrual net income. The primary difference between cash and accrual net income is that accrual income includes adjustments for changes in inventory and changes in accrual items like prepaid expenses, accounts payable and accounts receivable. Accrual net income more accurately reflects the profitability of a business over an accounting period.
- **Net worth:** The financial claim by owners on the total assets of a business, calculated as total assets minus total liabilities equals net worth. Also called equity capital and ownership equity.
- **Non arm's length:** Relationship or transaction between two persons who are related to each other or otherwise acting on less than commercial terms. See also Arm's Length.
- **Non-revolving line-of-credit:** A line-of-credit in which the maximum amount of a loan is the total of loan disbursement(s). Repayments do not make loan funds available again as in a revolving line-of-credit.
- **NOSI:** See Notice of Security Interest.
- **Note:** See Promissory Note.
- **Notice of Security Interest:** A notice, registered against the title to land to which goods will be or are affixed to land, that preserves the priority of the personal property security interest in the goods that become affixed.

O

- **Off-Farm Income:** Income earned by a farmer operator or member of the operator's family from employment off the farm or from investments made in non-farm activities or ventures.

- **Operating Line of Credit:** A revolving credit facility designed to be used as a short term operating loan. See operating loan.
- **Operating Loan:** A short-term loan (i.e., less than one year) to finance crop production, livestock production, inventories, accounts receivable and other operating or short-term liquidity needs of a business.
- **Origination Fee:** A fee charged by a lender or broker to a borrower at the time a loan is originated to cover the costs of administering the loan, evaluating credit, checking legal records, verifying collateral and other administrative activities.
- **Overdraft / Overdrawn:** a deficit in an account or loan caused by drawing more money than permitted or available.
- **Ownership Equity:** See net worth.

P

- **Parcel** - A specified area of land.
- **Pari Passu:** Where two or more assets, creditors, or obligations are equally managed without any display of preference as between them. For example, in a Syndicated Loan the lenders may share in equal preference to each other.
- **Partial Release:** Release of a portion of collateral of the borrower that is secured under a secured loan. Often this will occur as part of a refinancing of a loan, renewal, or sale of the secured collateral with the consent of the lender.
- **Per Diem Interest:** The amount of interest added to a loan on a daily basis, often calculated as part of a payout process.
- **Personal Property Security Act:** An Alberta statute that regulates the creation, registration, and priority of security interests in all types of personal property within the province of Alberta. All other provinces have similar statutes.
- **Personal Property:** Any tangible or intangible property that is not designated by law as real property. Personal property is not fixtured or immovable.
- **PMSI:** See Purchase-Money Security Interest.
- **P-Note:** See Promissory Note.
- **PPSA:** See Personal Property Security Act.
- **Preferred Creditor:** a preferred creditor is a creditor that has a claim to any funds that are available in priority to general unsecured creditors.
- **Prepayment Penalty:** An amount charged by a lender on a loan paid prior to its maturity.
- **Prime Rate:** Refers to an individual lender's interest rate charged to its most creditworthy borrowers.
- **Principal:** The non-interest dollar amount of a loan outstanding at a point in time, or the portion of a payment that represents a reduction in loan balance. Principal is distinguished from interest due on a loan or the interest portion of a loan payment.
- **Pro forma statement:** A projection into the future. Examples are a pro forma balance sheet and a pro forma income statement. Often a pro forma statement is used to assess profitability of a proposed venture.
- **Pro Rata:** A proportionate allocation of a loan, asset, or obligation. A method of assigning an amount to a fraction, according to its share of the whole.
- **Profit and Loss Statement:** See income statement.

- **Profitability:** The relative profit performance of a business, enterprise or other operating unit. Profitability comparisons often occur over time, across peer groups, relative to projections, and relative to norms or standards.
- **Promissory Note:** A written promise to pay. A document in which a borrower promises to repay a loan to a lender at a stipulated interest rate, which could be zero percent interest, within a specified time period of time or upon demand by the lender.
- **Purchase-Money Security Interest:** A security interest taken or reserved in collateral to secure payment of all or part of its purchase price or otherwise enabling the debtor to acquire rights in the collateral, to the extent that the value is applied to acquire those rights.

Q

R

- **Rate Adjustment:** A change in interest rate on an existing loan. Rate adjustments may occur on variable- or adjustable-rate loans.
- **Rate of Return on Assets:** A profitability measure representing the rate of return on business assets during an accounting period. Rate of Return on Assets is calculated by dividing the dollar return to assets during the accounting period by the value of assets at the beginning of the period or the average value of assets over the period. Often Rate of Return on Assets is used to assess profitability or compare two or more proposed business ventures.
- **Rate of Return on Equity:** A profitability measure representing the rate of return on the equity capital which owners have invested in a business. Rate of Return on Equity is calculated by dividing the dollar return to equity capital during an accounting period by the value of equity capital at the beginning of the period or the average value of equity capital over the period. Often Rate of Return on Equity is used to assess profitability or compare two or more proposed business ventures.
- **Real Property Report:** A legal document that certifies boundary locations of land and the location of all visible public and private improvements relative to property boundaries. A registered Alberta Land Surveyor is the only individual who can legally prepare a Real Property Report.
- **Real Property:** Land, buildings, fixtures, minerals and other kinds of property that are legally classified as real property.
- **Refinancing:** A change in an existing loan designed to extend and/or restructure the repayment obligation or to achieve more favorable loan terms by transferring the financing arrangement to another lender or loan.
- **Renewal:** A form of extending an unpaid loan in which the borrower's remaining unpaid loan balance is carried over (renewed) at maturity into a new term at the beginning of the next financing period.
- **Repayment Ability:** The anticipated ability of a borrower to generate sufficient cash to repay a loan plus interest according to the terms established in the loan contract.
- **Restrictive Covenant** - A contractual restriction on the use of certain land for the benefit of other land.

- **Revolving Line-of-Credit:** A line-of-credit made available to a borrower in which the borrower can usually borrow, repay and re-borrow funds at any time and in any amounts up to the credit limit, but not above, during a specified period of time.
- **Risk Assessment:** The procedures a lender follows in evaluating a borrower's creditworthiness, repayment ability, and collateral position relative to the borrower's intended use of the loan proceeds. Risk assessment is similar to credit scoring and risk rating. See Underwriting.
- **Risk Premium:** The adjustment of a lender's base interest rate in response to the anticipated level of a borrower's credit risk in a loan transaction. Higher risk loans may carry higher interest rates, with the rate differential representing the risk premium.
- **Risk Rating:** The relative amount of credit risk associated with a loan. The lender may use credit scoring or other risk assessment procedures to evaluate loan requests and group borrowers into various risk classes or ratings for purposes of loan acceptance or rejection, loan pricing, loan control, degree of monitoring and level of loan documentation and security required.
- **Risk Tolerance:** The degree of safety a lender wished to have. Also called risk aversion or risk attitude.
- **ROA:** See Rate of Return on Assets.
- **ROE:** See Rate of Return on Equity.
- **RPR:** See Real Property Report.

S

- **Second Mortgage:** The use of two lenders (or loans from one lender) in real estate mortgage financing in which one lender holds a first mortgage on the real estate and another lender (or the same lender through a second loan) holds a second subordinated mortgage as against the same parcel of land. The first mortgage holder has first claim on the borrower's mortgaged property and assets in the event of loan default, foreclosure or bankruptcy; accordingly, a second mortgage is of higher risk to the lender and often has a higher interest rate to compensate for this higher risk. See Risk Premium.
- **Secured Creditor:** A secured creditor is one who takes collateral for the extension of credit, such as by way of specific mortgage, security interest and/or general security agreement.
- **Secured Loan:** Loans in which specific assets (e.g.: real property, chattels) have been pledged by the borrower as collateral to secure the loan. Security agreements and mortgages serve as evidence of security in secured loans.
- **Security Agreement:** A legal instrument signed by a debtor granting an interest, charge, or lien to a lender in specified, or all, personal property pledged as collateral to secure a loan or loans.
- **Simple Interest:** A method of calculating interest obligations in which no compounding of interest occurs. Interest charges are the product of the loan principal times the annual rate of interest times the number of years or proportion of a year the principal has been outstanding.
- **Sole Ownership:** An individual, corporation or other entity is the only owner of the asset.
- **Solvency:** A condition of financial viability in which net worth is positive and the business is expected to meet its financial obligations as they come due. An insolvent

business has a zero or negative net worth and questionable viability. Solvency indicators include the debt-to-asset ratio, debt-to-equity ratio and the equity-to-asset ratio. See also Insolvency / Insolvent.

- **Statement of Farming Activities:** Canada Revenue Agency form T2042 used to report farm income and expenses as a part of filing federal income tax returns.
- **Surety:** Person or entity that has been requested by another (principal) and agrees to be responsible for the performance of some act if the principal fails to perform as promised, such as a Guarantor under a Guarantee.
- **Syndicated Loan:** A loan in which two or more lenders share in providing loan funds to a borrower. Generally, one of the participating lenders originates, services, and documents the loan (the lead bank or lender) on behalf of the syndicate of participating banks or lenders.

T

- **Tenancy-in-Common:** In this type of ownership there are two or more owners called tenants-in-common who hold title to an asset, often Real Property, without a right of survivorship such that when a tenant-in-common dies, that person's share in the asset goes to his or her estate, not automatically to the other co-owner(s).
- **Tiered Loans:** Loans grouped according to the risk characteristics of borrowers. Higher risk classes generally are charged higher interest rates to compensate the lender for carrying the increased credit risk.
- **Title Insurance:** Insurance which protects a purchaser or mortgage lender against losses arising from a defect in title or certain other matters relating to real estate, other than defects that have been specifically excluded.
- **Title Opinion:** A legal opinion rendered by a lawyer as to the status of the title to an asset (often real estate).
- **Torrens System:** A system of land ownership and transfer where a government office has custody of all original land titles and all original documents registered against them, issues certificates of the state of title, and guarantees accuracy of the certificates of title issued under the system backed up with insurance to compensate for errors if they arise.
- **Total Debt Service Ratio:** A debt service measure that financial lenders use to give a preliminary assessment of whether a potential borrower is already in too much debt, generally calculated as the total cost of debt servicing divided by gross revenue.
- **Tranche:** A piece, portion or slice of a loan or structured financing product.
- **Trend analysis:** The use of financial measures or ratios over several time periods to evaluate business performance over time.

U

- **Underwriting:** the process that a lender uses to assess the creditworthiness or risk of a potential borrower. Credit verification and employment verification are often parts of the underwriting process.
- **Undivided Interest** - The interest of a tenant in common in land.
- **Unsecured Creditor:** An unsecured creditor is one who gives credit but who does not take any security for the debt owed to them.

- **Unsecured loans:** Loans for which there are no items of security pledged by the borrower as collateral to secure the loan.
- **Usury:** the criminal practice of making monetary loans that unfairly enrich the lender through an effective annual rate of interest in excess of sixty percent per annum, in violation of the Criminal Code of Canada.

V

- **Variable Rate Loan:** A Variable Rate Loan, also called an adjustable rate or floating rate loan is a loan that has provisions to change the interest rate at pre-specified points in time based on changes in a market index, a lender's cost of funds, prime rate, or other factors as determined by the lender by formula, reference to an outside event or events (for example the Bank of Canada rate), or otherwise. Often a variable rate loan will be expressed as a banks prime or base rate plus or minus a margin. (e.g.: base + 3per cent). Generally, rate changes occur in response to changes in the lender's cost of funds of a specified index. The frequency and level of rate adjustments may or may not be established in the loan contract.
- **Vendor financing:** A loan provided by the seller of property to a buyer in order to finance the buyer's purchase of the asset. Vendor Financing can be secured or unsecured.

W

- **Working capital:** The differences between current assets and current liabilities. Often used as a measurement of liquidity of a business.
- **Writ of Enforcement:** a document, filed with the Court, which permits the taking of enforcement steps against a judgment debtor by a judgment creditor and is often registered against the judgment debtor in the Personal Property Registry and against the title to debtor's lands.

X Y Z

Attached is some info regarding trees from Tree time.

As you may know, there used to be a provincial program that was administered by the Feildmen. That program shut down a few years ago but some people don't realise that.

If you get calls regarding the shelterbelt program (that has been discontinued), please refer to this or other private nurseries. Or refer them to us.

Thanks

From: Lori [<mailto:lori@treetime.ca>]

yes	2015 Pricing										
Name	5 / Bun	10 / Bu	30 / Bu	50 / Bu	100 / B	180 / Bundle					
Common Caragana				2.89		2.29					
Common Purple Lilac - 1	3.29		2.49								
Common Purple Lilac - 5				2.39	1.99						
Hedge Rose	4.79		3.69			2.39					
Highbush Cranberry											
Peking Cotoneaster				2.69	1.99						
Red Osier Dogwood	3.79		2.99			2.29					
Sea Buckthorn		5.29	4.69		3.99						
Silver Buffalo Berry	4.99		3.99			3.49					
Villosa Lilac		3.99		2.99							
Western Chokecherry											
Amur Maple	7.99		4.29			2.99					
Acute Willow	4.29		3.39			1.79					
Assiniboine Poplar		7.99	6.99			6.29					
Golden Willow	4.29		3.39			1.79					
Green Giant / Brooks #6 Popla		4.49	3.69			1.79					
Griffin / Brooks #1 Poplar		4.69	3.79			3.29					
Laurel Leaf Willow											
Okanese Poplar		4.49	3.69			2.29					
Russian Olive	4.99		3.69			2.99					
Walker Poplar	2.99		2.39			1.99					
Burr Oak											
Green Ash		4.29	3.49			1.79					
Manitoba Maple	2.99		2.29			1.69					
Manitoba Maple	2.69		1.99			1.49					
Northwest Poplar		4.29	3.49			2.49					
Siberian Elm											
	2.05		2.05	1.89							
Lodgepole Pine	2.49		1.79			0.99					
Norway Spruce											
Scotch Pine	2.99		2.29			1.49					
White Spruce		2.69	2.29								
White Spruce		2.29	1.99								
			1.75								

Name	Scientific_Name	Product_Category_Id	Use in trifold Blaine?	Use in trifold Dre	Category	Row	Climate_Zone_Min_Ca	1 2 3Baseline: Nor				Baseline: Full				8 9 10 11				12 13		
								Height	Spread	Moisture	Light	Growth_Rate	Life_Span	Suckering	Has_Fuzz_Fluff	SB_In_Row_Spacing	SB_Btn_Row_Spacing	Has_Catkins	Maintenance			
Acute Willow	Salix acutifolia		77yes	yes	willow	2		2	40	35Wet	Partial	fast	short	low	yes		8		16yes	low		
Amur Maple	Acer ginnala		57yes	yes	maple	1,2		2	20	16Normal	Partial	fast	medium	low	no		8		16no	low		
Assiniboine Poplar	Populus x Assiniboine		155yes	yes	poplar	2		2	66	40Wet	Partial	very fast	medium	high	no		8		16no	low		
Colorado Spruce	Picea pungens		96yes	yes	spruce	4,5		2	90	20Dry	Full	slow	long	none	no		10		16no	low		
Common Caragana	Caragana arborescens		93yes	yes	hedge	1		1.5	13	50Dry	Partial	medium	medium	none	no		1		16no	medium		
Common Purple Lilac	Syringa vulgaris		79yes	yes	lilac	1		2	16	9Dry	Full	fast	medium	medium	no		3		16no	low		
Golden Willow	Salix alba		81yes	yes	willow	2		2	49	50Wet	Full	fast	medium	medium	yes		8		16yes	low		
Green Ash	Fraxinus pennsylvanica		62?	yes		2,3		2.5	60	40Dry	Full	fast	long	low	no		6		16no	low		
Green Giant / Brooks #6 Poplar	Populus x Green Giant		46yes	yes	poplar	2		2	49	25Any	Partial	very fast	short	high	no		8		16no	medium		
Griffin / Brooks #1 Poplar	Populus x Griffin		47yes	yes	poplar	2		2	82	20Any	Partial	very fast	short	high	no		8		16no	low		
Hedge Rose	Rosa gallica Alika		251yes	yes	hedge	1		2	10	6Any	Partial	medium	medium	high	no		1		16no	low		
Highbush Cranberry	Viburnum trilobum		177no	yes		1		2	13	9Normal	Partial	medium	medium	none	no		2		16no	low		
Laurel Leaf Willow	Salix pentandra		82yes	yes	willow	2		2.5	49	25Wet	Partial	fast	medium	medium	yes		8		16yes	low		
Lodgepole Pine	Pinus contorta var. latifolia		88yes if nothing else will gro	yes	pine	4,5		1	98	20Dry	Full	fast	medium	none	no		10		16no	NULL		
Manitoba Maple	Acer negundo		64yes	yes	maple	2,3		2	49	39Any	Any	fast	medium	medium	no		8		16no	medium		
Northwest Poplar	Populus x Northwest		48yes	yes	poplar	2,3		2	82	66Any	Partial	very fast	short	high	no		8		16no	low		
Norway Spruce	Picea abies		98yes	yes	spruce	4,5		2	130	25Dry	Partial	medium	long	none	no		10		16no	low		
Okanese Poplar	Populus x Okanese		178yes	yes	poplar	2		2	60	26Any	Full	fast	medium	high	no		8		16no	low		
Peking Cotoneaster	Cotoneaster acutifolia		76yes	yes	hedge	1		2	7	5Dry	Partial	fast	medium	none	no		1		16no	medium		
Red Osier Dogwood	Cornus sericea		94yes	yes	shrub	1		2	9	6Wet	Partial	fast	medium	medium	no		3		16no	low		
Russian Olive	Elaeagnus angustifolia		70yes	yes		2		2	30	15Dry	Full	medium	medium	none	no		6		16no	low		
Scotch Pine	Pinus sylvestris		92yes	yes	pine	4,5		2	49	16Dry	Full	medium	long	none	no		10		16no	low		
Sea Buckthorn	Hippophae rhamnoides L.		173yes	yes	shrub	1		3.5	25	25Dry	Full	medium	medium	high	no		3		16no	low		
Siberian Elm	Ulmus pumila		221yes	yes	elm	2,3		2.5	66	30Dry	Full	fast	medium	none	no		8		16no	low		
Silver Buffalo Berry	Shepherdia argentea		175yes	yes	shrub	1		2	18	10Dry	Full	medium	medium	high	no		3		16no	low		
Villosa Lilac	Syringa villosa		86?	yes	lilac	1		2	16	10Dry	Full	medium	medium	low	no		3		16no	low		
Walker Poplar	Populus x Walker		51yes	yes	poplar	2		2	82	26Any	Any	fast	short	high	yes		8		16yes	medium		
White Spruce	Picea glauca		99yes	yes	spruce	4,5		1	82	20Dry	Partial	medium	long	none	no		10		16no	low		
Burr Oak				yes	shrub	1																
Western Chokecherry																						
Canada Plum				Subsequent years?																		
Hackberry				Subsequent years?				2														
Canadian Hemlock				Subsequent years?																		
Northern Red Oak				Subsequent years?																		
Black Walnut				Subsequent years?																		
Elderberry	Sambucus canadensis			Subsequent years?																		
Bebb's Willow				no																		
Siberian Larch				no																		
Siberian Crabapple				no																		
Northline Saskatoon				no																		
Washington Hawthorn				no																		
Common ninebark				no																		
Nanking Cherry				no																		
Silverberry				no																		
Balsam Poplar	Populus balsamifera		102?	no	poplar			2	82	35Normal	Full	fast	medium	medium	see description		8		16yes	low		
Black Hills Spruce	Picea glauca var. densata		171?	no	spruce			2.5	82	12Dry	Partial	slow	long	none	no		10		16no	low		
Canaan Fir	Abies balsamea phanerolepis		150?	no	fir			2	98	23Normal	Any	medium	long	none	no		10		16no	low		
Dakota Pinnacle Birch	Betula platyphylla Fargo		233no	no				2	39	10Any	Partial	fast	medium	medium	yes		6		16yes	low		
Green Alder	Alnus Crispa		232yes	no				1	23	10Any	Any	fast	medium	high	yes		3		16yes	low		
Hill Poplar	Populus x Hill		154yes	no	poplar			2	66	50Wet	Partial	very fast	medium	high	yes		8		16yes	low		
Jack Pine	Pinus banksiana		214?	no	pine			1	66	25Dry	Full	fast	long	none	no		10		16no	low		
Japanese Tree Lilac	Syringa reticulata		101?	no	lilac			3	20	20Normal	Full	medium	medium	low	no		3		16no	low		
Peking Lilac	Syringa pekinensis		84?	no	lilac			3	16	10Dry	Full	medium	medium	none	no		3		16no	low		
Red Elder	Sambucus racemosa		215no	no	shrub			2	13	10Normal	Partial	medium	medium	none	no	NULL	NULL		no	low		
Serbian Spruce	Picea omorika		254no	no	spruce			3	49	20Wet	Any	medium	long	none	no		8		16no	low		
Tower Poplar	Populus x canescens Tower		49?	no	poplar			2	66	5Any	Full	fast	medium	high	no		3		16no	low		
Sandbar Willow				no																		
Paper Birch				no																		
European White Birch				no																		
Schubert Chokecherry				no																		
Ponderosa Pine				no																		
Red Pine				no																		
Norway Maple				no																		
Silver Maple				no																		
Ohio Buckeye				no																		
Tamarack				no																		
Beaked Hazelnut				no																		
Sand Cherry				no																		

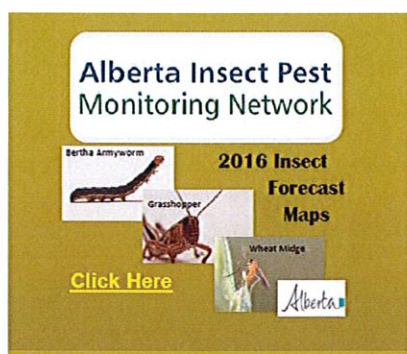
focus on the shelterbelt segment as our target audience					
species in a grid with attributes					
show a plant hardiness zone map					
explain the importance of having at least 2 shelterbelt rows					
emphasize the benefits of shopping with treetime.ca: over 125 species, you pick your ship date, free shipping, volume discounts, replacement guarantee					
go in-depth on willow and hybrid poplar					
mention reclamation					
Timeline for end of September					

This code generated the data for the species grid			
SELECT PC.Product_Category_Id, PC.Short_Name AS Name, PC.Long_Name AS Scientific_Name,			
PCP.* FROM Store_Manager.Product_Categories AS PC			
JOIN Store_Manager.Product_Category_Properties AS PCP			
ON PC.Product_Category_Id = PCP.Product_Category_Id			
JOIN Store_Manager.Product_Category_Tags AS PCT			
ON PC.Product_Category_Id = PCT.Product_Category_Id			
WHERE PCT.Tag_Id = 22			
ORDER BY PC.Short_Name ASC			

MASTER - Do not change																
yes	yes	Unit	yes	1	2	3Baseline: N	Baseline: Full - all incl	6	7	8	Baseline: Full	10	Unit?			
Name	Scientific_Name	Category	Row	Climate_Zone_Min_Ca	Height	Spread	Moisture	Light	Growth_Rate	Life_Span	Suckering	Has_Fuzz_Fluff	SB_In_Row_Spacing	SB_Btn_Row_Spacing		
Common Caragana	Caragana arborescens	hedge	1		1.5	13	5Dry	Partial	medium	medium	none	no		1	16	
Common Purple Lilac	Syringa vulgaris	ilac	1		2	16	9Dry	Full	fast	medium	medium	no		3	16	
Hedge Rose	Rosa gallica Aika	shrub	1		2	10	6Any	Partial	medium	medium	high	no		1	16	
Highbush Cranberry	Viburnum trilobum	shrub	1		2	13	9Normal	Partial	medium	medium	none	no		2	16	
Peking Cotoneaster	Cotoneaster acutifolia	hedge	1		2	7	5Dry	Partial	fast	medium	none	no		1	16	
Red Osier Dogwood	Comus sericea	shrub	1		2	9	6Wet	Partial	fast	medium	medium	no		3	16	
Sea Buckthorn	Hippophae rhamnoides L.	shrub	1		2.5	25	25Dry	Full	medium	medium	high	no		3	16	
Silver Buffalo Berry	Shepherdia argentea	shrub	1		2	18	10Dry	Full	medium	medium	high	no		3	16	
Villosa Lilac	Syringa villosa	ilac	1		2	16	10Dry	Full	medium	medium	low	no		3	16	
Western Chokecherry	Prunus virginiana	shrub	1		2	23	16Dry	Full	fast	short	low	no		3	16	
Amur Maple	Acer ginnala	maple	1,2		2	20	16Normal	Partial	fast	medium	low	no		8	16	
Acute Willow	Salix acutifolia	willow	2		2	40	35Wet	Partial	fast	short	low	yes		8	16	
Assiniboine Poplar	Populus x Assiniboine	poplar	2		2	66	40Wet	Partial	very fast	medium	high	no		8	16	
Golden Willow	Salix alba	willow	2		2	49	50Wet	Full	fast	medium	medium	yes		8	16	
Green Giant / Brooks #6 Poplar	Populus x Green Giant	poplar	2		2	49	25Any	Partial	very fast	short	high	no		8	16	
Griffin / Brooks #1 Poplar	Populus x Griffin	poplar	2		2	82	20Any	Partial	very fast	short	high	no		8	16	
Laurel Leaf Willow	Salix pentandra	willow	2		2.5	49	25Wet	Partial	fast	medium	medium	yes		8	16	
Okanese Poplar	Populus x Okanese	poplar	2		2	60	26Any	Full	fast	medium	high	no		8	16	
Russian Olive	Elaeagnus angustifolia	deciduous	2		2	30	15Dry	Full	medium	medium	none	no		6	16	
Walker Poplar	Populus x Walker	poplar	2		2	82	26Any	Any	fast	short	high	yes		8	16	
Burr Oak	Quercus macrocarpa	deciduous	2,3		2.5	66	22Dry	Full	slow	long	low	no		8	16	
Green Ash	Fraxinus pennsylvanica	deciduous	2,3		2.5	60	40Dry	Full	fast	long	low	no		6	16	
Manitoba Maple	Acer negundo	maple	2,3		2	49	39Any	Any	fast	medium	medium	no		8	16	
Northwest Poplar	Populus x Northwest	poplar	2,3		2	82	66Any	Partial	very fast	short	high	no		8	16	
Siberian Elm	Ulmus pumila	elm	2,3		2.5	66	30Dry	Full	fast	medium	none	no		8	16	
Colorado Spruce	Picea pungens	spruce	4,5		2	90	20Dry	Full	slow	long	none	no		10	16	
Lodgepole Pine	Pinus contorta var. latifolia	pine	4,5		1	98	20Dry	Full	fast	medium	none	no		10	16	
Norway Spruce	Picea abies	spruce	4,5		2	130	25Dry	Partial	medium	long	none	no		10	16	
Scotch Pine	Pinus sylvestris	pine	4,5		2	49	16Dry	Full	medium	long	none	no		10	16	
White Spruce	Picea glauca	spruce	4,5		1	82	20Dry	Partial	medium	long	none	no		10	16	



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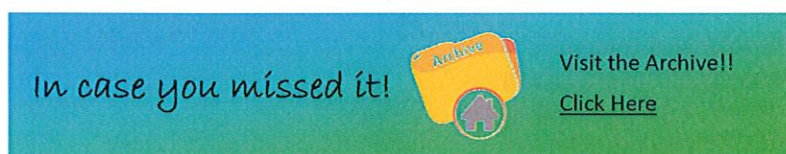


Tweets by @SARDA6

S.A.R.D.A
@SARDA6
eepurl.com/cjM4HL Visit sarda.ca to read more on grain storage types, benefits, downfalls and costs.
21 Oct

S.A.R.D.A
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eepurl.com/ckQ-YP AFSC Benefit Eligibility for Unharvested Crops
19 Oct

S.A.R.D.A
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Consider all Costs when using or Renting Grain Storage

by Dean Dyck, AF

Farmers may be contemplating renting excess bin space to or from their neighbors, and Dean Dyck, farm business management specialist with the Ag-Info Centre says reviewing costs is a useful first step in the right direction: "Grain storage costs, the potential for price erosion, quality risks, and balancing cash flow needs are all important components of a grain marketing strategy that need to be considered."

According to Dyck, the most significant ownership costs of grain storage are depreciation, return on investment, repairs, taxes, and insurance (often called the DIRT 5). Depreciation is the loss in value of the asset over its lifetime due to wear and tear and obsolescence.

Up-coming events

NOV 09	AgriTrade 2016 Red Deer
NOV 10	Alberta Crops Breakfast 2016 Red Deer
NOV 17	APG, AWC and ABC Commission mtgs Dunvegan Motor Inn (DMI)

[See all events](#)

[Weather Radar](#)

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"Typically," says Dyck, "flat or hopper bottom bins depreciate at 4 percent per year over a 25 year lifetime."

Return on investment is a calculation of the interest on money tied up in the storage facility. The rate of return on investment can be the rate at which money is borrowed. "This is multiplied by one half of the original purchase price because over the life of the bin, its average value is only half of its purchase price" says Dyck. Repairs are needed to maintain the storage in reasonable condition. As a guideline, Dyck recommends using 1 percent of the purchase price for grain bins. Taxes and insurance can also be estimated at 1 percent of the original purchase price.

Using these calculations, producers can calculate the cost of owning their bins, or determine the minimum amount to rent them out. "Flat bottom bins, with a lower purchase cost per bushel, generally rent between 1 and 1.5 cents per bushel per month, or 12 to 18 cents per bushel per year. More expensive hopper bottom bins generally rent between 1.5 and 2 cents per bushel per month, or 18 to 25 cents per bushel per year" says Dyck. Ultimately, however, these suggested rates are guidelines only; producers should calculate their own rate based on cost of their own bins.

The **Grain Storage Considerations**, study published by Alberta Agriculture and Forestry also calculated the cost of grain rings and grain bags. "Grain rings are the most economical solution for grain storage at 10 cents per bushel per year, but are temporary solutions with a high risk of pest, wildlife, and moisture damage and loss" says Dyck. "On the other hand, grain bagging systems have a high investment for the bagger and extractor, high spoilage and depreciation costs, and low salvage values." The study estimated the cost at 53 cents per bushel per year.

Finally, if you are holding grain in the bin for later sale, interest is a significant cost. The actual interest cost depends on the producer's cash flow. To calculate the monthly interest cost, a general guideline is to use your operating loan interest rate times the value of grain per tonne divided by 12. "For example, if the cash price of #1 CWRS 13.5 is \$216 per tonne and with a 5 percent operating loan, the interest cost of holding that grain equates to \$0.90 per tonne per month. This cost can become significant if grain is held for a long period of time and can decrease your profit" says Dyck.



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Alberta Crop Report



Crop Conditions as of September 13, 2016 (Abbreviated Report)

Through early September, conditions have generally been cool and moderately wet. Over the past week, almost all Regions in the province have experienced hail. Additionally, a frost occurred between September 12 and 13 in most fields of the South, Central, North West and Peace Regions (See map). The potential damage of hail or frost has not yet been determined. The hot and sunny weather in the forecast for the upcoming week is welcome news for producers.

Harvest operations have been delayed due to the wet and cool weather conditions. Provincially, about 20 per cent of crops have been harvested (up five per cent from last week), 29 per cent are in the swath (up nine per cent from a week ago) and 51 per cent remain standing (down 14 per cent from last week). It seems that producers are cautious about laying their crops in damp soils and are taking the risk of yield loss due to head breakage under windy conditions as the crops continue to dry standing. Across the province, nearly 85 per cent of dry peas, 67 per cent of canola, 39 per cent of barley, 31 per cent of spring wheat and 15 per cent of oats are either harvested or swathed. When compared to the 5-year average (2011-2015), harvest progress is behind in all Regions and down about 17 per cent provincially.

Surface and sub-surface soil moisture ratings (5-year averages in brackets) across the province slightly improved to 86 (58) and 80 (63) per cent good to excellent, respectively with three (one) and one (less than one) per cent excessive. Pasture conditions are rated as three (11) per cent poor, 26 (34) per cent fair, 60 (44) per cent good and 11 (11) per cent excellent. Tame hay conditions have similar ratings and are reported as three (13) per cent poor, 24 (36) per cent fair, 61 (41) per cent good and 12 (10) per cent excellent.

Table 1: Regional Harvest Progress as of September 13, 2016

	Per cent Combined					
	South	Central	N East	N West	Peace	Alberta
Spr. Wheat	43.8%	8.5%	14.9%	7.7%	16.3%	20.7%
Barley	56.0%	10.0%	14.0%	9.4%	10.2%	24.8%
Oats	37.1%	1.7%	5.4%	1.6%	10.2%	6.5%
Canola	27.9%	6.5%	6.2%	0.1%	3.8%	8.9%
Dry Peas	95.0%	74.5%	79.3%	55.0%	61.8%	81.4%
Region Average	47.8%	11.4%	13.4%	5.6%	12.5%	20.5%
Last Year	71.1%	17.1%	28.9%	28.0%	34.1%	37.4%
5-year average^a	57.5%	25.5%	30.8%	23.2%	41.1%	37.7%

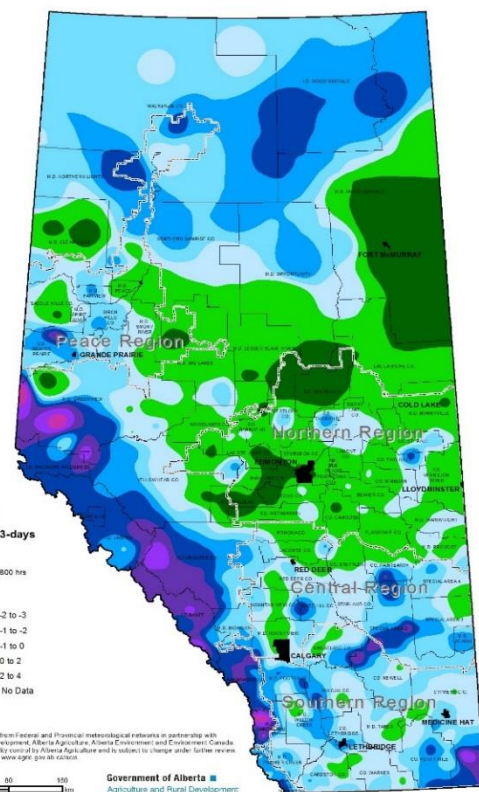
Source: AF/AFSC Crop Reporting Survey; a) 5-year average refers to 2011-2015

Table 2: Estimates of Sub-Surface Soil Moisture as of September 13, 2016

	Poor	Fair	Good	Excellent	Excessive
South	5.4%	16.5%	58.1%	19.6%	0.4%
Central	1.6%	19.7%	58.2%	17.6%	3.0%
N East	0.0%	15.4%	39.9%	43.2%	1.5%
N West	0.0%	11.4%	81.4%	6.9%	0.2%
Peace	1.9%	20.0%	47.3%	30.8%	0.0%
Alberta	2.2%	16.9%	54.5%	25.3%	1.2%
Last Year	18.6%	31.7%	43.4%	6.3%	0.1%
5-year average^a	7.7%	29.1%	49.5%	13.2%	0.5%

Source: AF/AFSC Crop Reporting Survey; a) 5-year average refers to 2011-2015

Our thanks to Alberta Agricultural Fieldmen, staff of AFSC and the Alberta Ag-Info Centre for their partnership and contribution to the Alberta Crop Reporting Program. The precipitation map is compiled by Alberta Agriculture and Forestry, Environmental Stewardship Branch, Engineering and Climate Services Section.



REGIONAL ASSESSMENTS:

The 2016 Alberta Crop Report Series continues to provide summaries for the following five regions:

Region One: Southern (Strathmore, Lethbridge, Medicine Hat, Foremost)

- Harvest is progressing with intermittent delays due to rain showers and heavy dew. Crop quality could be an issue due to the light frost and hail in some fields over the past week. Corn silaging has started.
- Regionally, 32 per cent of crops are still standing (down 16 per cent from last week), 20 per cent swathed (up five per cent from a week ago) and 48 per cent combined (up 11 per cent from last week). About 97 per cent of dry peas, 74 per cent of canola, 67 per cent of barley, 57 per cent of spring wheat and 48 per cent of oats are in swath or bin.
- Surface and sub-surface soil moisture conditions (5-year averages in brackets) are rated, respectively as 81 (42) and 78 (49) per cent good to excellent, with less than one (less than one) per cent excessive for both
- Pasture and tame hay growth conditions are rated as 60 (46) and 64 (44) per cent good to excellent, respectively.

Region Two: Central (Rimbey, Airdrie, Coronation, Oyen)

- Unsettled weather during the past week slowed down harvest progress and affecting the grade of crops in some fields. However, yields are reported above normal. Producers have experienced frost last Monday and the potential frost damage is still to be determined. Also, hail was reported in some areas.
- The Central Region has 12 per cent of crops harvested (up five per cent from last week), 24 per cent in swath (up 11 per cent from a week ago) and 64 per cent still standing (down 16 per cent from last week). About 84 per cent of dry peas, 52 per cent of canola, 29 per cent of barley, 20 per cent of spring wheat and nine per cent of oats are either harvested or swathed.
- Both surface and sub-surface moisture conditions improved from last week and are rated as 82 (63) and 76 (71) per cent good to excellent, respectively, with about three (two) per cent excessive.
- Pasture and tame hay conditions are rated as 77 (62) per cent and 72 (60) per cent as good to excellent, respectively.

Region Three: North East (Smoky Lake, Vermilion, Camrose, Provost)

- Rain and cold weather hampered harvest operations this week. Some producers will straight cut their crops. Hail was reported in some fields.
- In the North East Region, 13 per cent of crops have been harvested (up 5 per cent from last week), with 37 per cent in the swath (up 11 per cent from a week ago) and 50 per cent still standing (down 16 per cent from last week). About 80 per cent of dry peas, 75 per cent of canola, 35 per cent of barley, 27 per cent of spring wheat and 26 per cent of oats are either in swath or in the bin.
- Surface and sub-surface soil moisture conditions are reported as 97 (71) and 83 (73) per cent good to excellent, respectively, with three (one) and two (less than one) per cent excessive.
- Pasture and tame hay conditions are rated as 83 (59) and 85 (52) per cent good to excellent, respectively.

Region Four: North West (Barrhead, Edmonton, Leduc, Drayton Valley, Athabasca)

- Harvest progress has not improved much since last week, due to the wet and cold weather. A frost and a light hail are reported for some counties in the Region.
- Overall, 65 per cent of crops are still standing (down 16 per cent from last week), 29 per cent in swath (up 14 per cent from a week ago) and six per cent harvested (up two per cent from a week ago). Nearly 62 per cent of canola, 55 per cent of dry peas, 13 per cent of barley, eight per cent of spring wheat and three per cent of oats have been either combined or swathed.
- Surface and sub-surface soil moisture conditions are rated as 97 (66) and 88 (57) per cent good to excellent, respectively, with three (less than one) per cent excessive surface soil moisture.
- Pasture and tame hay conditions are rated as 56 (45) per cent and 71 (39) per cent good to excellent, respectively.

Region Five: Peace River (Fairview, Falher, Grande Prairie, Valleyview)

- Harvest operations have been delayed by sporadic rain. Hail has been reported for some fields in the Region. There is the potential for crop quality decline due to wet weather.
- Regionally, 13 per cent of crops have been combined (up three per cent from last week), 34 per cent in swath (up four per cent from a week ago) and 53 per cent still standing (down seven per cent from last week). About 68 per cent of canola, 65 per cent of dry peas, 20 per cent of spring wheat and 14 per cent of both barley and oats have been either combined or swathed.
- Surface and sub-surface soil moisture conditions are rated as 73 (55) and 78 (63) per cent good to excellent, respectively, with nine (less than one) per cent excessive only for surface soil moisture.
- Pasture and tame hay conditions are reported at 74 (63) and 72 (59) per cent good to excellent, respectively.

**Alberta Agriculture and Forestry
Economics and Competitiveness Branch
Statistics and Data Development Section
September 16, 2016**

**Ashan Shooshtarian, Crop Statistician
E-mail: ashan.shooshtarian@gov.ab.ca
Phone: 780-422-2887**

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Alberta Crop Report



Crop Conditions as of September 20, 2016

Farmers were able to make good harvest progress this past week as a period of warm, dry weather covered much of the province before the return to rain and showers this past weekend slowed everything to a crawl again. Harvest progress improved by 15% percentage points on the week to 35% completed compared to the 5 year average of 55% (See Table 1). This is the slowest progress since 2010 when only 15% of the province was combined by this date. All regions advanced between 10 and 20 points with harvest most advanced in the South region at 67% complete, up almost 20 points on the week. The remainder of the province is rated between 15 and 30% harvested with the North West region lagging as it dries out from the effects of several heavy precipitation events earlier this month. Light frost was reported in all regions though damage is anticipated to be light.

The provincial yield index rose 1.5 points to 113.1 since the last report due to higher expected yields in the South, North East and Peace regions (See Table 2). Significant yield improvements of 1 bushel/acre or more were noted for barley, canola and winter wheat. Durum yield declined by a bushel/acre with reports of fusarium along the Saskatchewan border.

Fall seeded crops are off to a strong start with the good surface soil moisture conditions this year. 86% of the fall crops in South region are rated in good or excellent condition.

Table 1: Regional Harvest Progress as of September 20, 2016

	% Harvested					Average
	South	Central	N East	N West	Peace	
Spr. Wheat	64.2%	17.3%	31.5%	25.0%	30.1%	36.3%
Dur. Wheat	62.5%	23.6%	---	---	---	57.0%
Barley	75.8%	19.2%	28.1%	19.6%	24.0%	38.6%
Oats	57.4%	5.1%	11.9%	2.9%	21.6%	12.8%
W. Wheat	90.5%	71.7%	100%	---	---	88.7%
Canola	53.6%	14.2%	21.7%	5.5%	12.1%	21.9%
Dry Peas	99.7%	89.2%	93.8%	78.5%	67.9%	90.8%
Mustard	63.8%	18.5%	---	---	---	49.9%
Dry Beans	70.0%	---	---	---	---	70.0%
Lentils	75.0%	65.2%	---	---	---	73.6%
Region Ave.	67.2%	20.4%	29.0%	15.9%	22.9%	35.5%
Last Week	47.8%	11.4%	13.4%	5.6%	12.5%	20.5%
5 Year Ave.	76.5%	46.3%	47.9%	36.6%	53.4%	55.3%

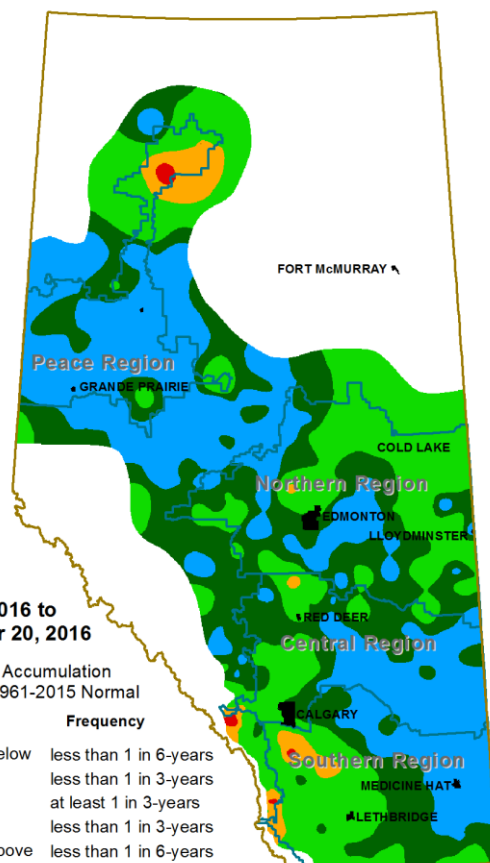
Source: AF/AFSC Crop Reporting Survey

Table 2: Dryland Yield Estimates (Major Crops) as of September 20, 2016

	Estimated Yield (bushel/acre)					
	South	Central	N East	N West	Peace	Alberta
Spr. Wheat	46.0	50.9	57.6	66.6	45.8	52.3
Dur. Wheat	46.9	47.0	---	---	---	46.9
Barley	65.5	74.9	78.8	83.6	58.8	72.9
Oats	71.0	79.1	88.1	95.4	71.5	83.8
Canola	42.9	44.8	46.0	48.1	33.9	43.2
Dry Peas	41.0	50.3	46.1	48.1	45.5	44.6
Yield Index	106.1	112.7	120.8	116.7	112.3	113.1
Sept 6/16	103.0	114.2	118.4	117.2	109.8	111.6
Last Year	82.0	90.8	85.7	86.0	94.4	86.9

Source: AF/AFSC Crop Reporting Survey

Our thanks to Alberta Agricultural Fieldmen, staff of AFSC and the Alberta Ag-Info Centre for their partnership and contribution to the Alberta Crop Reporting Program. The precipitation map is compiled by Alberta Agriculture and Forestry, Environmental Stewardship Branch, Engineering and Climate Services Section.



REGIONAL ASSESSMENTS:

The 2016 Alberta Crop Report Series continues to provide summaries for the following five regions:

Region One: Southern (Strathmore, Lethbridge, Medicine Hat, Foremost)

- Harvest progressing despite short delays due to showers.
- Harvest progress slightly behind 5 year average of 77% but better than 2014 (61.8%)
- Special crops harvest: chickpeas (63%); potatoes (42%); sugar beets (4% after mini harvest); dry beans (70%).
- Yield index rose 3 points to 106.1. Yield estimates improved for spr. wheat (+0.5 bu); barley (+3.6 bu); oats (+1.4 bu); winter wheat (+2 bu); canola (+2.6 bu).
- Hay quality affected by wet summer weather. Only 50% of the dryland crop and 60% of the irrigated production is expected to grade as good or better

Region Two: Central (Rimbey, Airdrie, Coronation, Oyen)

- Wet field conditions slowed harvest restart despite the good weather as completion improved only 9 percentage points to 20% completed.
- Harvest well behind 5 year average of 46% but only slightly behind that of 2015 (25%).
- Yield index fell 1.5 points to 112.7. Yield estimates declined for spr. wheat (-2.2 bu); durum (-3.6 bu); oats (-1.7 bu); winter wheat (-2.8 bu); field peas (-1.4 bu). Yields for barley and canola were unchanged.
- Only 45% of dryland hay production expected to grade good or better for quality.

Region Three: North East (Smoky Lake, Vermilion, Camrose, Provost)

- Good harvest progress until halted again by rain last weekend. Harvest progress at 29% complete (+15 points).
- Harvest almost 20 points behind 5 year average of 47.9% completed. Only slightly behind 2015 of 34.8%.
- Yield index rose 2.4 points to 120.8. Yield estimates rose for spr. wheat (+1.2 bu); oats (+3.5 bu); canola (+1.1 bu). Yields for barley and field peas were unchanged.
- 60% of dryland hay production expected to be good or excellent for quality.

Region Four: North West (Barrhead, Edmonton, Leduc, Drayton Valley, Athabasca)

- Harvest was slow to restart due to wet field conditions. Harvest advanced only 10 points to 16% complete.
- Harvest progress almost 20 points behind the 5 year average of 37% completed. Slowest harvest progress since 2010 (6.65%).
- Yield index dropped less than 1 point to 116.7. Yield estimates rose for spr. wheat (+0.8 bu) and declined for canola (-0.7 bu) and field peas (-3.6 bu). Estimates unchanged for barley and oats.
- Only 35% of dryland hay production is expected to be of good or excellent quality.

Region Five: Peace River (Fairview, Falher, Grande Prairie, Valleyview)

- Harvest progress was slowed by sporadic light showers throughout the region. Harvest advanced only 10 points for the week to 23% completed. This is well behind the 5 year average of 53% and the slowest since 2011 when only 10% of crops had been collected by this date.
- Harvest also slowed by saturated soils in some areas and lodging.
- Yield index rose by 2.5 points to 112.3. Yield estimates increased for spr. wheat (+2.1 bu), canola (+0.4 bu) and field peas (+0.7 bu). Yield estimate declined for oats (-0.8 bu). Barley estimates were unchanged from the previous report.
- Only 40% of dryland hay production is expected to be of good or excellent quality.

Agriculture Financial Services Corporation
Actuarial, Analytics & Forecasting Unit
Lacombe, Alberta
September 23, 2016

James Wright, Risk Analyst
E-mail: james.wright@afsc.ca
Phone: 403-782-8336

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Alberta Crop Report



Crop Conditions as of October 11, 2016 (Abbreviated Report)

Compared to the long term normal (since 1960), most areas in Alberta experienced more snow for this time of the year (see the map) than is typical. Over the past week, harvest has come to a halt due to snow flattening crops and covering swath, followed by cold weather. It will take time for crops to dry up enough to combine. This all contributes to grade losses of both swathed and standing crops.

Generally, harvest progress over the 2016 crop season has been slow due to the wet conditions across the province and is behind both last year and the 5-year average of 2011-2015 (see Table 1). Provincially, about 72 per cent of crops have been harvested (up three per cent from last week), 15 per cent are in the swath (down one per cent from a week ago) and 13 per cent remain standing (down two per cent from last week). About 27 per cent of canola, 16 per cent of oats, 12 per cent of barley and seven per cent of spring wheat have been swathed, while 32 per cent of oats, 19 per cent of spring wheat, 16 per cent of barley, six per cent of canola and almost two per cent of dry peas are still standing.

With the amount of moisture received, fall seeded crops are looking good and their condition is reported at 16 per cent poor to fair and 84 per cent good to excellent. Surface soil moisture conditions (sub-surface shown in brackets) across the province are rated as 11 (18) per cent poor to fair, 47 (54) per cent good, 34 (26) per cent excellent and eight (two) per cent excessive. The high precipitation received resulted in excessive surface soil moisture in the province. Regionally, the excessive surface soil moisture is reported as less than one per cent in the South, 11 per cent in Central, five per cent in the North East, 26 per cent in the North West and 12 per cent in the Peace Region.

Table 1: Regional Harvest Progress as of October 11, 2016

	Per cent Combined					
	South	Central	N East	N West	Peace	Alberta
Spr. Wheat	91.1%	64.1%	69.6%	61.4%	77.4%	74.4%
Barley	93.6%	62.3%	63.8%	54.3%	72.4%	71.9%
Oats	85.6%	39.9%	50.8%	40.4%	71.5%	51.9%
Canola	89.0%	59.7%	59.8%	48.9%	79.2%	67.2%
Dry Peas	100.0%	97.5%	99.4%	98.5%	90.8%	97.9%
Region Average	92.0%	63.5%	65.5%	54.8%	78.8%	72.3%
Last Year	99.3%	80.4%	81.5%	74.1%	95.2%	86.8%
5-year average^a	97.6%	87.4%	89.4%	83.7%	92.0%	90.5%

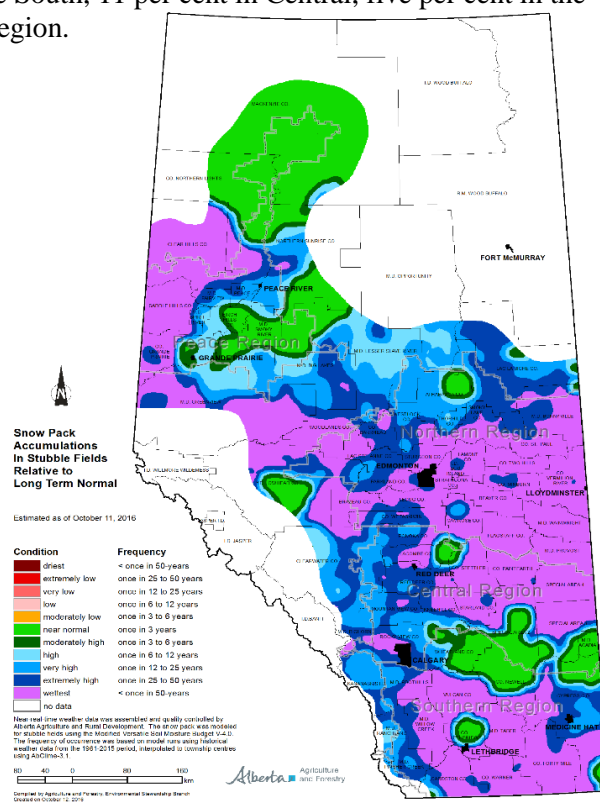
Source: AF/AFSC Crop Reporting Survey; a) 5-year average refers to 2011-2015

Table 2: Estimates of Pasture Growth Condition as of October 11, 2016

	Poor	Fair	Good	Excellent
South	9.5%	29.6%	51.1%	9.8%
Central	9.3%	15.9%	58.7%	16.0%
N East	5.4%	27.7%	57.3%	9.6%
N West	5.0%	42.1%	52.9%	0.0%
Peace	0.8%	25.4%	54.2%	19.6%
Alberta	6.8%	26.7%	55.0%	11.5%
Last Year	32.4%	38.3%	25.6%	3.8%

Source: AF/AFSC Crop Reporting Survey

Our thanks to Alberta Agricultural Fieldmen, staff of AFSC and the Alberta Ag-Info Centre for their partnership and contribution to the Alberta Crop Reporting Program. The precipitation map is compiled by Alberta Agriculture and Forestry, Environmental Stewardship Branch, Engineering and Climate Services Section.



Visit weatherdata.ca for additional maps and meteorological data

REGIONAL ASSESSMENTS:

The 2016 Alberta Crop Report series continues to provide summaries for the following five regions:

Region One: Southern (Strathmore, Lethbridge, Medicine Hat, Foremost)

- Rain and damp snow over the past week shut down the final push to wrap harvest in this Region. While cereals and oilseeds are basically harvested, swathed crops will take some time to dry given the wet snow.
- Harvest progress is behind both last year and the five-year averages. Regionally, 92 per cent of crops are harvested (up four per cent from a week ago), five per cent swathed (down one per cent from last week) and three per cent still standing (down three per cent from last week).
- About 91 per cent of spring wheat, 94 per cent of barley, and all dry peas are in the bin. For canola, 89 per cent is harvested, eight per cent is in swath and three per cent is still standing.
- Fall seeded crops are rated as one per cent poor, 12 per cent fair, 57 per cent good and 30 per cent excellent.
- Sub-surface soil moisture is rated at 24 per cent poor to fair, 58 per cent good and 18 per cent excellent.

Region Two: Central (Rimbey, Airdrie, Coronation, Oyen)

- Very few acres were harvested during the past week due to the snow, heavy frost and cool wet conditions. There is some possibility of baling crops and grazing the swath.
- Nearly 64 per cent of the crops in this Region are in the bin (up four per cent from a week ago), 18 per cent in the swath (down one per cent from last week) and 18 per cent still standing (down three per cent from a week ago).
- About 64 per cent of spring wheat, 62 per cent of barley and 40 per cent of oats have been combined. For canola, 60 per cent of canola has been harvested, 29 per cent swathed and 11 per cent still standing.
- Fall seeded crops are rated as 33 per cent fair, 57 per cent good and 10 per cent excellent.
- Sub-surface soil moisture is rated at 15 per cent poor to fair, 58 per cent good, 24 per cent excellent and three per cent excessive.

Region Three: North East (Smoky Lake, Vermilion, Camrose, Provost)

- The entire Region is under a blanket of snow and was unable to make harvest progress of more than four per cent from a week ago. Warm dry weather is needed to resume the harvest.
- About 66 per cent of crops have been harvested (up four per cent from last week), with 20 per cent in swath (down two per cent from a week ago) and 14 per cent still standing (down two per cent from last week).
- There are nearly 24 per cent of spring wheat, 18 per cent of barley and 27 per cent of oats still standing. About 60 per cent is combined, with 35 per cent in swath and five per cent still standing.
- Fall seeded crops are rated as two per cent fair, 84 per cent good and 14 per cent excellent.
- Sub-surface soil moisture is rated at 16 per cent fair, 40 per cent good, 43 per cent excellent and one per cent excessive.

Region Four: North West (Barrhead, Edmonton, Leduc, Drayton Valley, Athabasca)

- Continued wet weather and snow over the past week has hampered harvest progress. Some areas have had rain after the snow, which has made some fields wetter. Cereals that were intended to be straight cut have been flattened.
- Overall, 21 per cent of crops are still standing (down only one per cent from last week), 24 per cent are in swath (down two per cent from a week ago) and 55 per cent harvested (up three per cent from a week ago).
- About 61 per cent of spring wheat, 54 per cent of barley, 40 per cent of oats and 98 per cent of dry peas have been combined. While 49 per cent of canola has been harvested, 42 per cent is still in swath and nine per cent standing.
- Sub-surface soil moisture is rated at 10 per cent fair, 83 per cent good and seven per cent excellent.

Region Five: Peace River (Fairview, Falher, Grande Prairie, Valleyview)

- More snow over the past week has halted harvesting operations.
- Regionally, 79 per cent of crops have been combined (up five per cent from last week), 11 per cent are in swath (down one per cent from a week ago) and 10 per cent are still standing (down four per cent from last week).
- About 77 per cent of spring wheat, 72 per cent of both barley and oats and 91 per cent of dry peas have been combined. While 79 per cent of canola in the Region is harvested, 18 per cent is in swath and three per cent still standing.
- Sub-surface soil moisture is rated at 22 per cent poor to fair, 45 per cent good, 27 per cent excellent and six per cent excessive.

Alberta Agriculture and Forestry
Economics and Competitiveness Branch
Statistics and Data Development Section
October 14, 2016

Ashan Shooshtarian, Crop Statistician
E-mail: ashan.shooshtarian@gov.ab.ca
Phone: 780-422-2887

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Alberta Crop Report



Crop Conditions as of October 18, 2016

Fields in the North West, North East and Peace Regions as well as some areas in the Central Region received some more snow over the past weekend (see the map). Consequently, harvesting operations were practically at a standstill, changing less than one per cent provincially from last week with about 73 per cent of the crops now in the bin (see Table 1). Snow, frost and the cool wet conditions have impacted both yield and quality for crops left in the fields. Even so, producers are still hoping to complete their harvest in the next two weeks, weather permitting. Excessive surface soil moisture remains a challenge for producers. Regionally, the excessive surface soil moisture is reported as less than one per cent in the South, seven per cent in Central, five per cent in the North East, 35 per cent in the North West and 15 per cent in the Peace Region.

Preliminary dryland yield estimates declined slightly in almost all Region and for the province as a whole, but still remained similar to two weeks ago, with the provincial yield index up 13.7 index points from the 5-year average (see Table 2). Average yields for potatoes are estimated at 13.1 and 18.8 tons per acre, respectively, on dryland and irrigated fields. Irrigated yields for dry beans and sugar beets are reported at 2,420 pounds per acre and 24.5 tonnes per acre, respectively.

Provincially, crop quality deterioration continues due to the challenging wet harvest season. About 76% of hard red spring wheat is now graded in the top two grades, down two per cent from the 5-year average and in the line with the 10-year average. Most of the decline has been reported for Canada number 1 hard red spring which is now at 32 per cent (compared to 49 per cent of the provincial 5-year average). About 70 per cent of durum wheat has graded number 2 or better, down nine and eight per cent from the provincial 5-year and 10-year averages, respectively. Again, most of the decline is due to Canada number 1 dropping to 36 per cent, down 19 and 21 per cent from the provincial 5-year and 10-year averages, respectively. While 19 per cent of barley is eligible for malt (up eight per cent from the provincial 5-year average), 67 per cent of barley is graded as number 1 (up one per cent from the provincial 5-year average). About 77 per cent of oats is graded in the top two grades, down one and two per cent from the provincial 5-year and 10-year averages. Almost 96 of harvested canola is in the top two grades (up three and five per cent from the provincial 5-year and 10-year averages), with 86 per cent graded as number 1.

Table 1: Estimates of Crop Harvest Progress as of October 18, 2016

	Per cent of Combined					Average
	South	Central	N East	N West	Peace	
Spr. Wheat	91.4%	64.7%	70.0%	61.5%	77.4%	74.6%
Dur. Wheat	89.9%	65.0%	---	---	---	86.4%
Barley	94.1%	62.3%	64.2%	54.4%	72.4%	72.1%
Oats	85.6%	39.9%	51.5%	40.4%	71.5%	60.1%
W. Wheat	100.0%	96.0%	100.0%	---	---	99.6%
Canola	89.8%	59.7%	59.8%	49.0%	80.5%	67.3%
Dry Peas	100.0%	97.5%	99.6%	98.5%	91.4%	98.1%
Lentils	89.4%	75.6%	---	---	---	87.5%
Chick peas	90.0%	95.5%	---	---	---	90.3%
Mustard	90.8%	45.0%	---	---	---	76.7%
Potatoes	93.4%	100.0%	98.0%	99.7%	---	94.3%
All crops	92.0%	63.7%	65.6%	54.9%	79.3%	73.1%
Last Week	92.0%	63.5%	65.5%	54.8%	78.8%	72.3%

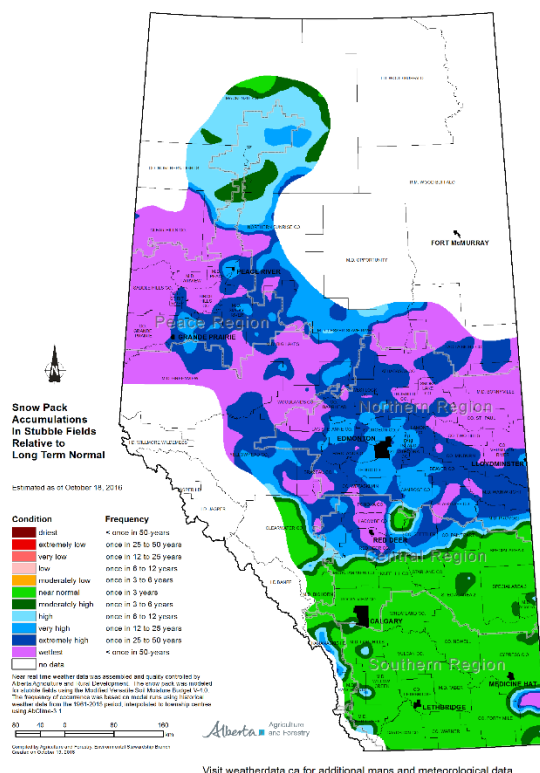
Source: AF/AFSC Crop Reporting Survey

Table 2: Dryland Yield Estimates (Major Crops) as of October 18, 2016

	Estimated Yield (bushel/acre)					
	South	Central	N East	N West	Peace	Alberta
Spr. Wheat	46.8	54.1	58.4	66.3	46.3	53.5
Dur. Wheat	46.9	48.0	---	---	---	47.1
Barley	66.5	74.2	79.2	82.7	57.7	72.8
Oats	72.0	79.9	87.4	94.3	70.4	83.4
Canola	42.2	46.1	44.8	47.4	34.5	43.0
Dry Peas	41.3	47.6	45.8	48.1	45.7	44.3
Yield Index	106.7%	115.6%	120.1%	115.6%	113.6%	113.7%
October 4/16	107.1%	115.2%	120.7%	116.0%	114.3%	114.0%
Last Year	82.0%	90.8%	85.7%	86.0%	94.4%	86.9%

Source: AF/AFSC Crop Reporting Survey

Our thanks to Alberta Agricultural Fieldmen, staff of AFSC and the Alberta Ag-Info Centre for their partnership and contribution to the Alberta Crop Reporting Program. The precipitation map is compiled by Alberta Agriculture and Forestry, Environmental Stewardship Branch, Engineering and Climate Services Section.



REGIONAL ASSESSMENTS:

The 2016 Alberta Crop Report Series continues to provide summaries for the following five regions:

Region One: Southern (Strathmore, Lethbridge, Medicine Hat, Foremost)

- Harvest operations have slowed down significantly due to cool wet weather. Corn silaging is taking place in some fields and some lodging reported due to wind and snow. Quality of the remaining crops is being impacted.
- With 92 per cent of the crops in the Region already in the bin, crop quality for malt barley, the top two grades of hard red spring, oats, canola and dry peas are above the provincial 5-year average. Nearly five per cent of crops are in swath and three percent still standing.
- About 93 per cent of potatoes have been harvested, with yields at 13.0 and 19.0 tons per acre for dryland and irrigated fields, respectively. Nearly 99 per cent of dry beans and 52 per cent of sugar beets have been harvested on irrigated lands, with yields at 2,420 pounds per acre for dry beans and 24.5 tonnes per acre for sugar beets.
- Surface soil moisture conditions (sub-surface shown in brackets) are rated as 23(26) per cent poor to fair, 56 (57) per cent good, 21 (17) per cent excellent.

Region Two: Central (Rimbey, Airdrie, Coronation, Oyen)

- Harvest operations are at a standstill due to snow, while frost and rain have affected the quality of crops remaining in the field. However, the snow from last week is melting and the forecast is looking somewhat improved. Some producers are concerned about marketing their crops due to disease issues and lower grades.
- Crop quality in the Region is below the provincial 5-year averages for all harvested crops, with the exception of malt barley and the top two grades of oats which are higher. There are still about 36 per cent of crops left in the fields, 18 per cent in swath and 18 per cent standing.
- Potato harvest in this Region is complete, with dryland yield at 12.0 tons per acre.
- Surface soil moisture conditions (sub-surface shown in brackets) are rated as 6 (16) per cent poor to fair, 55 (55) per cent good, 32 (24) per cent excellent, with seven (five) per cent excessive.

Region Three: North East (Smoky Lake, Vermilion, Camrose, Provost)

- Most counties in the Region received more snow this past weekend which halted any harvest progress.
- In this Region, about 34 per cent of the crops are still in the fields, 13 per cent standing and 21 per cent in swath and quality is being affected. Nevertheless, crop quality for spring wheat, number 1 barley and the top two grades of canola are either in line with or above the provincial 5-year average.
- About 98 per cent of potatoes have been harvested in the Region, with reported yields at 15.0 and 17.0 tons per acre for dryland and irrigated fields, respectively.
- Surface soil moisture conditions (sub-surface shown in brackets) are rated as one (13) per cent poor to fair, 47 (46) per cent good, 47 (40) per cent excellent, with five (one) per cent excessive.

Region Four: North West (Barrhead, Edmonton, Leduc, Drayton Valley, Athabasca)

- Very little combining was done due to snow, resulting in no significant harvest progress. Standing crops have been flattened to the ground by snow, causing some losses in both yield and quality.
- While 45 per cent of the crops in this Region are still standing or in swath, the quality for harvested crops is above the provincial 5-year averages, with the exception of malt barley and the top two grades of dry peas which are lower.
- Almost all potatoes have been harvested, with reported yield at 15.3 and 17.0 tons per acre for dryland and irrigated fields, respectively.
- Surface soil moisture conditions (sub-surface shown in brackets) are rated as zero (nine) per cent poor to fair, 21 (84) per cent good, 44 (seven) per cent excellent, with 35 (zero) per cent excessive.

Region Five: Peace River (Fairview, Falher, Grande Prairie, Valleyview)

- The snow last week halted harvest operations.
- About 21 per cent of the crops in this Region are still standing (10 per cent) or in swath (11 per cent). The quality for harvested crops in the Region is above the provincial 5-year averages only for malt barley and the top two grades of canola and oats.
- Surface soil moisture conditions (sub-surface shown in brackets) are rated as 18 (22) per cent poor to fair, 43 (40) per cent good, 24 (26) per cent excellent, with 15 (12) per cent excessive.

Alberta Agriculture and Forestry
Economics and Competitiveness Branch
Statistics and Data Development Section
October 21, 2016

Ashan Shooshtarian, Crop Statistician
E-mail: ashan.shooshtarian@gov.ab.ca
Phone: 780-422-2887

Note to Users: The contents of this document may not be used or reproduced without properly accrediting Alberta Agriculture and Forestry, Economics and Competitiveness Branch, Statistics and Data Development Section.

The 2016 Alberta crop reporting series is available on the Internet at: [http://www1.agric.gov.ab.ca/\\$department/deptdocs.nsf/all/sdd4191](http://www1.agric.gov.ab.ca/$department/deptdocs.nsf/all/sdd4191)

Forage Facts

Published by the Peace Country Beef & Forage Association

October 2016. Volume 12, Issue 141



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A Warm Welcome to a New PCBFA Staff Member!

By: *Monika Benoit & Liisa Vihvelin*

A note from Monika: Fall 2016 will bring some changes to the PCBFA Staff Team. I will be leaving PCBFA in November to start a new adventure. My husband, Mike and I are expecting our first baby and I will be going on maternity leave.

We have been working on hiring a new manager over the past few months, and we are very pleased to have hired Liisa Vihvelin.

Liisa started with the Association on September 26th, and will be working out of the Fairview office. Be sure to give her a call or stop by for a chat and get to know her!

Now, let's get to know a little more about Liisa...

"I was born and raised in southern New Brunswick. I grew up with horses, and worked at a zoo for many years. I have always loved animals, farms, and anything to do with the outdoors. I fell in love with agriculture while attending the



Veterinary Technology program at the Nova Scotia Agricultural College, and immediately transferred into their agriculture degree program. In 2010, I

obtained my Bachelor of Science in Agriculture, with a major in Animal Science and a minor in Ag Business. After graduation, I began working in accounting, and taking accounting courses to further my education.

I have spent the past six years working in accounting and managerial roles in automotive, heavy truck, and farm equipment dealerships, as well as completed the majority of the CPA PREP program. I have recently relocated to Grande Prairie, and I am extremely excited to be joining the PCBFA and becoming actively involved in agriculture in Alberta! I look forward to getting to know all of our members and becoming familiar with your operations."



A PCBFA Farewell...

On September 23rd, PCBFA said farewell to our Extension Coordinator, Kaitlin McLachlan. PCBFA wishes her well in her future endeavors!
If you were dealing with Kaitlin previously or have any questions regarding PCBFA's extension activities, please direct your inquiries to Jen Allen.

By: Kaitlin McLachlan

Winter is upon us, and that means we'll soon be starting up the tractor or turning cattle out into fall and winter grazing. That also means that we have been receiving plenty of feed samples and returning the results to you! Now that you have the feed results, what does it all mean?

When reading your feed test, look at the "Dry Matter" values, these values have the moisture of the feed factored out, so you can compare feed types, from silage to hay to grain. A good target dry matter intake (DMI) is around 2.5% - 2.7% of a cow's body weight.

The most important numbers to look at on your feed test are the "Crude Protein –CP" and "Total Digestible Nutrients –TDN". These values will tell you the protein and energy level of your feed, respectively. Below is a handy table breaking out the needs of a pregnant cow at different points in the winter. Sticking close to these numbers for a pregnant cow should get you through the winter.

Beef Ration Rules of Thumb		
Animal Type	Energy (TDN)	Protein (CP)
Cow— Mid gestation	55%	7%
Cow—Late Gestation	60%	9%
Cow—Lactating	65%	11%

If you are backgrounding calves, CP and TDN needs as well as DMI change as calves are still growing. Dry matter intake for growing calves should be in the 2.5-3% of body weight. TDN values are also fluid depending on your target daily gain, as calves utilize energy to grow. The chart below outlines approximate CP and TDN needs of feeder calves.



Feeder Calf Rules of Thumb	
Calf Weight	Crude Protein (CP)
550-800lbs	14%
800-1050lbs	12%
1050lbs-Finish	10%
Target Daily Gain	Energy (TDN)
1.5 lbs/day	63-66%
2 lbs/day	66-71%
2.5 lbs/day	73-78%
3 lbs/day	78-83%

Another important aspect of your feed test is the Calcium to Phosphorus Ratio (C:P) and minerals like magnesium (Mg) and potassium (K) are also worth looking at. Your Ca:P ratio should be between 2:1 and 7:1. Ca:P and other mineral requirements can be addressed by using commercial mineral or with feed blends. For mature cows, it is recommended that they receive 0.1 lbs/day of supplement before calving and about 0.15 lbs/day postpartum. Feeder calves require around 0.1 lbs/day on average.

In general, a good rule of thumb to remember is for every degree drop below -20°C, a cow's energy requirements increase by 2%. Monitoring Body Condition during the winter

Continued on Page 3

Thank-You to the PCBFA Board of Directors

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Have Project or Workshop Ideas?

We are always looking for ideas! Give us a call!

PCBFA Member Perks

- Two Free Feed Tests/Year
- Ration Balancing Assistance
- Growing Forward 2 Assistance
- Environmental Farm Plans
- Scale & Tag Reader available for member use
- Soil & Livestock Water Quality Testing

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Clear Hills County
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County of Grande Prairie

Interpreting Your Feed Test Results



months is very important, as with decreasing temperatures, and advancing pregnancy, the energy in the feed we provide can easily be used up by the cow to keep herself warm and by the growing calf. This can result in thin cows who may not cycle as quickly after calving because she is putting energy towards building condition instead of reproduction.

For more information on feed testing and developing a winter feeding program, contact us here at PCBFA and we would be happy to help you. Agri-Facts: Beef Ration Rules of Thumb from Alberta Agriculture and Forestry is another good resource for producers and the source used for this article.

Reminder: Get your Feed Samples in for Testing!



With a PCBFA membership, you are eligible for 2 free feed samples a year! Get your samples in at a PCBFA office today!

Director's Corner *with Nancy VanHerk*

Our farm is located on Hwy 730 northwest of Hines Creek. We purchased 8 quarters in 1981 as a grain farm, slowly converting to cattle; building a barn, hay shed, corrals and many miles of fences. We began with 40 head of Hereford heifers but now have a mixture of Angus, Simmental and Charolais. Over the years we have expanded our farm as older neighbors retired and sold out. We grow all our own hay, purchase grain from neighbors and have enough pasture for our herd. Our cattle have access to water year-round and spend winter in a sheltered field with abundant straw bedding, feasting on hay and rolled grain, provided daily. Our children think we are overly concerned with the well being and care of our cows: the cows seem to trump family they say! We calve in April and May confining the cows close to the barn and checking them 24/7 to ensure calving difficulties are dealt with promptly.

In 2013, when cattle prices tanked with BSE, I began marketing our beef directly to consumers. We have many loyal customers who simply cannot return to buying ground beef at the supermarket. In addition to being a helpmate to my husband, Pieter, mother to 6 grown children and "Baba" to 11 grandkids, I am also treasurer at our church, sat on the Ag Service Board for 9 years and presently am a member of the Hines Creek and District Rec Board.

This is my second year on the PCBFA Board, and I am enjoying my time serving on this board. Learning about production practices and having the ability to direct the focus of our organization is an honor. Expanding our focus from beef and forages to include crop production has increased the work load on our staff but makes our organization more beneficial to all farmers in the Peace. I'd like to encourage members to consider putting their name forward to serve on our board, the time commitment is minimal and the benefits are great!

Coming Soon: Temporary Part-Time Hours for High Prairie Office

Due to staff changes at PCBFA, the High Prairie Office will temporarily have posted part-time hours starting in November. We apologize in advance for any inconvenience, but we'll still be offering services out of this office. An update will be given in our November newsletter so stay tuned!



Upcoming Events

Beavers in Our Landscape	October 11th 6:00pm registration	County of GP Community Services Bldg., Clairmont
Beavers in Our Landscape	October 12th 10:00am registration	High Prairie Agriplex
Young Agrarians Potluck & Social	October 21st	Webster Hall (North of Sexsmith)
Alberta Young Farmers & Ranchers Lead the Farm	November 5th	Grande Prairie Corn Maze
Dugout Workshop	November 24th 12:30pm registration	Grimshaw Legion
Peace Beef Cattle Day	November 30th	Fairview
Ration Balancing Workshops	November 2016	Details TBA
GF2 & EFP Workshops	Fall 2016 Details TBA	Clear Hills County Big Lakes County
Farm Transition	December 1st & February 16th	Grande Prairie Details TBA
Agronomy Update	January 2017 Details TBA	DMI in Fairview
Winter Watering Systems Tour	January 21st	Saddle Hills County Details TBA
Holistic Management Course	Jan 26-28 & Feb 2-4	Rycroft

For more Information or to register for any of these great events, please call the Fairview office at 780-835-6799 or email Jen at jallen@gprc.ab.ca

Thank You to our Corporate Sponsors



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Contact Us

Monika Benoit
Manager (Outgoing)
High Prairie, AB
780-523-4033
780-536-7373

Liisa Vihvelin
Manager (Incoming)
Fairview, AB
780-835-6799
780-523-0443

Akim Omokanye
Research Coordinator
Fairview, AB
780-835-6799
780-835-1112

Jen Allen
Agri-Environmental Coordinator
Fairview, AB
780-835-6799
780-772-0277



SARDA

Back Forty

Mission: To facilitate the transfer of unbiased ideas and information between research institutions, industry, and agricultural producers.

HARVEST ISSUE

OCTOBER, 2016

IN THIS ISSUE



History of Canola

Excerpts from displays at Canola Palooza, June 28, 2016

Canola belongs to the Brassica genus of mustard family (Brassicaceae). The brassica genus includes over 30 species. Six Brassica species (*B. carinata*, *B. Juncea*, *B. Oleracea*, *B. napus*, *B. Nigra* and *B. rapa*) have been the subject of much scientific interest for their agricultural importance.

The *B. rapa* (Polish) and *B. napus* (Argentine) species form the basis of canola industry in Canada. Given below is a chronicle account

of the developments of the canola crop and industry in Canada.

1940's

1936	The first rapeseed (Polish, <i>B. rapa</i>) was grown in a kitchen garden in Canada
1942	T.M. Stevenson informs the Wartime Agriculture Supply Board that rapeseed can be successfully grown in Canada

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1940's

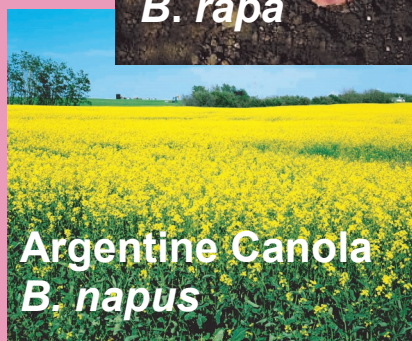
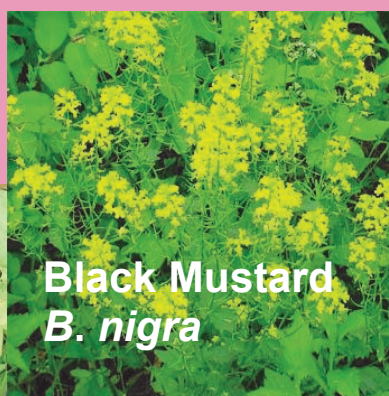
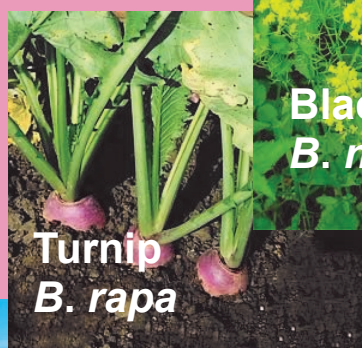
1945	Rapeseed production led to the Prairies Vegetable Oils crushing facility in Moose Jaw
1948	Rapeseed production reaches 80,000 acres

1950's

1950	Rapeseed production drops to 400 acres as government withdrew war time guarantee of 6 cents/pound and diesel power replaces steam	1954	'Golden', the first <i>B.napus</i> (argentine) variety introduced by Agriculture Canada
1952	New markets found in Europe and Japan	1957	Dr. Keith Downey assumes responsibility for rapeseed breeding
		1957	Domestic edible production begins

The brassica genus includes over 30 species. Six Brassica species have been the subject of much scientific interest for their agricultural importance.

- *B. carinata*
- *B. juncea*
- *B. oleracea*
- *B. napus*
- *B. nigra*
- *B. rapa*



1950's		1980's		1989	Hyola 40, the first commercial <i>B. napus</i> hybrid released by Advanta Seed
1958	Breeding for low erucic acid begins with Dr. Downey and Dr. Stefansson using new methods developed by NRC	1980	The Rapeseed Association of Canada becomes the Canola Council of Canada		
1960's		1984	The first triazine tolerant <i>B. napus</i> , OAC Triton' introduced by the University of Guelph	1990's	
1963	Futures market for rapeseed established on the Winnipeg Commodity Exchange			1991	Hyola 401, the first <i>B. napus</i> hybrid introduced by Advanta Seed
1964	'Echo', the first <i>B. rapa</i> (Polish) variety introduced by Agriculture Canada	1985	Canola oil receives Generally Recognized as Safe (GRAS) status in the US allowing canola oil to be sold in the US	1994	Hysyn 100 and Hysyn 110, the first synthetic <i>B. rapa</i> varieties introduced by Advanta Seed
1967	The Rapeseed Association of Canada is established. Low glucosinolate <i>B. rapa</i> variety 'Bronowski' was identified by Agriculture Canada				
1968	ORO, the first low erucic acid (LEAR) <i>B. napus</i> introduced by Agriculture Canada	1986	Canola trademark amended to < 2% erucic acid, meal < 30 micromoles of glucosinolates	1995	The first Blackleg R-rated <i>B. napus</i> variety, 'Quantum' was released by the University of Alberta Innovator, the first transgenic <i>B. napus</i> variety tolerant to Liberty (glufosinate ammonium) introduced by agriculture Canada and AgrEvo The first glyphosate tolerant (Roundup Ready) canola RT73 (later Quest) received interim registration; first full registration in the following year Limagrain LG3295
1970's		1988 - 1989	Canola oil receives the American Health Foundation's Health Product of the Year award and the American College of Nutrition's first ever Product Acceptance Award		
1970	Canadian government encourages movement toward low erucic acid varieties				
1971	SPAN, the first LEAR <i>B. rapa</i> introduced by Agriculture Canada				

Continued from page 3

1990's		2020's	
1996	The first herbicide tolerant Clearfield canola '45A71' introduced by Pioneer	2006	USDA authorizes a qualified health claim for canola oil based on high percentage of unsaturated fats
1997	Synbrid 220, the first synthetic <i>B. napus</i> , introduced by Bonis and C, bred by NPZ / Svalof Weibull	2009	The first clubroot resistant <i>B. napus</i> hybrid canola cultivar, 45H29, bred by Pioneer, became available to farmers Canola growers average 35 bu/ac
2000's		2010's	
2000	Aventis introduces the first Bromoxynil tolerant varieties but were withdrawn by 2002	2010	Sclerotinia tolerant varieties introduced
2002	The first canola quality <i>B. juncea</i> varieties 'Arid' and 'Amulet' introduced by Agriculture Canada and the Sask. Wheat Pool	2013	Canola Council of Canada hosts the International Clubroot Workshop Canola growers produce a record crop averaging 40 bu/ac
2003	Clubroot is discovered in commercial canola fields on the Prairies	2014	Bayer introduces shatter tolerant variety L140P
2004	The first high stability canola is introduced, containing high oleic and low linoleic oil introduced by Cargill and Dow AgroSciences	2016	The first clubroot resistant <i>B. napus</i> cultivar, PV 580 GC, carrying two resistant genes, bred jointly by Crop Production Service and the University of Alberta became available to producers
		<ul style="list-style-type: none"> Varieties intended for sale in western Canada are entered into trials coordinated by the Western Canada Canola/Rapeseed Recommending Committee (WCC/RRC). Registered commercial varieties have two year of data—one year of private data trials conducted by the seed company, and second year trials are public data trials. Common check varieties are used in all year of testing. Current checks are InVigor 5440, and Pioneer brand 45H29. For private data trials, varieties are tested in all season zones, with at least 12 sites total before 	

Canola Variety Registration in Western Canada

going into public data trials.

- Quality parameters must be met, including analyses of oil, protein, glucosinolates, and fatty acids before registration
- Each plot is swathed or direct combined individually, according to maturity throughout all reps of the trial.

Canola Performance Trials

The Canola Performance Trials (CPT) represent the next generation in variety evaluation for Western Canadian canola growers and provide:

Relevant, unbiased and timely performance data reflecting actual production practices.

Comparative data on leading varieties and newly introduced varieties.

The CPT system included

both small plot and large field scale trials. It also covers short, mid and long season zones.

Site distribution is based on seeded acres in Manitoba, Saskatchewan, Alberta and British Columbia.

Further Information

check out the website at www.canolaperformancetrial.s.ca

Small Plot Locations Throughout Western Canada



Build a Legacy!

Give a gift that benefits the Agricultural Community by providing a piece of land or funds to assist with the purchase of land. SARDA is a producer directed, not for profit organization whose Vision is to own an advanced agriculture resource center of excellence. Build your legacy. Call Vance at 780-837-2900. Tax deductible benefits available.



POST-HARVEST REMINDERS AND DEADLINES

It's harvest season! We know you're busy, but please be aware of these upcoming Harvest Production Report (HPR) deadlines:

October 15: Last day to file your Perennial Crop HPR.

October 30: Last day to file your Honey HPR.

November 15: Last day to file your Annual Crop HPR.

NEW FOR 2016: December 31 is the final date to file your Annual Crop HPR with an incurred penalty of \$50. This fee applies to any reports received between November 16th and December 31st. Failure to provide a completed report by December 31 will result in a zero yield with no indemnity calculated.

GET INSURANCE CLAIM UPDATES ON AFSC.CA

Across Alberta, over 11,000 claims have been filed since the middle of June! Needless to say, our inspectors have been busy. But did you know you can view seasonal claim updates and estimated inspection wait times online at AFSC.ca? Visit our "Claim Updates" page each week for stats and tips regarding the claims process.

HOW TO BE PREPARED FOR A PRODUCTION REVIEW

AFSC completes a number of yearly production reviews to uphold program integrity. Here are a few tips to help prepare you for the possibility of a production review:

- Keep all grain sales receipts and storage tickets
- Obtain elevator grade samples if possible
- Determine bushel weights, grades and dockage



MORE IMPORTANT DATES TO REMEMBER

Prior to November 1: Bee Overwintering Insurance - Notify AFSC 14 days prior to wrapping hives.

December 31: AgriStability Supplementary Forms due (with penalty) for 2015 program year.

December 31: AgriStability fee due (with penalty) for 2016 program year.

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WLPIP Hog – Recent and significant reduction to hog premiums brings you a new opportunity to find peace of mind through a one-of-a-kind program that puts you in control of hog market prices. Head to wlpip.ca/hog/whpip to learn how WLPIP Hog can protect your operation.

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Spring Triticale Varieties Forage Yield, Nutrients Composition and Suitability for Beef Cattle Production

Journal of Agricultural Science; Vol. 8, No. 10; 2016 ISSN 1916-9752 E-ISSN 1916-

9760 Published by Canadian Center of Science and Education

Kabal S. Gill & Akim T. Omokanye

Abstract

The objective was to explore the potentials of five spring triticale (xTriticosecale Wittmack) varieties (AC Ultima, Bunker, Companion, Pronghorn, Taza and Tyndal) for integration into beef cattle feeding systems in the north western Alberta, Canada. This was carried out over four growing seasons (2009 to 2012) at different sites, using RCBD in each year. The crop was cut at late milk stage to determine the silage (SY), dry matter (DMY) and protein (CPY) yields, and nutrition quality. The mean DMY was similar ($P > 0.05$) for all varieties, rang-

ing from 8.14 to 8.53 t ha⁻¹. The forage DM was higher ($P < 0.05$) in 2009 and 2012 growing seasons (8.91 and 9.40 t ha⁻¹, respectively) and lower in 2010 growing season (5.93 t ha⁻¹) than in 2011 (8.33 t ha⁻¹). The forage nutritive values revealed that tested varieties have potentials in terms of protein (7.72-8.32%) and some macro (particularly Ca & K) and micro (especially Fe & Mn) mineral elements and energy contents (62.1-64.1% TDN, 1.51-1.57 Mcal kg⁻¹ ME) for pregnant cows that are in the second and third trimester stages. Levels of relative feed value (RFV) was

high (110-121) and more than the minimum suggested RFV for mature beef cattle. But levels of P, Mg, Na, S, Cu and Zn were insufficient to meet the suggested amounts needed by a dry gestating cow. The growing seasons appeared to have significant ($P < 0.05$) effects on most of the measured parameters. The implications of these findings on uses of triticale forage in ruminant nutrition and the need for more studies are discussed.

Full Document

http://www.sarda.ca/images/PDF/Trit_varieties.pdf

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www.sarda.ca



Stronger Canola Crush Margins

From the Aug 29, 2016 Issue of Agri-News

Recent strong canola crush margins may have a positive impact on producers, says an Alberta Agriculture and Forestry (AF) analyst.

“For a canola crusher, the crush margin is the difference between the buying price of canola seed and the value of the canola products, canola oil and canola meal,” says Neil Blue, provincial crop market analyst, AF, Edmonton. “It’s what we refer to as a gross margin because it doesn’t include the operation costs of the business. Only the crushing companies know what their actual crushing margin is because it depends on their contracted position of buying canola and selling the meal and oil.”

The publicly available crush margin is calculated from the open market price for canola and for the products, says Blue. “Sometimes, those open market cash values are

difficult to find, so a reasonable and readily available substitute is used, that being the canola, meal and oil Futures Markets. Because there isn’t a futures market for canola oil and canola meal, US soybean and soybean meal futures prices are used instead. Although it no longer accurately reflects current canola seed content, canola is assumed to contain 40 per cent oil and 60 per cent meal. Because the US futures prices are used in the calculation, a currency adjustment is also made. The result is sometimes referred to as a ‘board’ or synthetic crush margin.”

The main factors affecting the crush margins are seed price, meal and oil price and the exchange rate. The quality of the canola crop, yet to be determined, will also factor in to the actual margins for crushers.

“Lately, driven by higher palm oil prices, vegetable oil prices

have risen faster than canola prices, so the crush margin has improved. The current calculated margin is over \$100/tonne, and this compares to about \$40/tonne last August. Crush margins have been higher, but it was two years ago since the margins were last above \$100/tonne.”

Blue says it is this higher margin that may have implications for producers.

“Considering that harvest is just getting underway, the strong crush margin alone does not imply higher canola prices near-term. However, it should encourage continued good demand from canola crushers. That strong demand is necessary to support the price offered to producers by chipping away at the supply of canola and potentially providing better pricing opportunities as the crop year progresses.”





financialpost.com

Crude oil to carrots: Geothermal makeover eyed for Alberta's old wells

Nia Williams, Reuters, August 9, 2016

Disused oil and gas wells dotting Canada's energy heartland may bear fruit for Alberta's farmers under a proposal to use waste heat from the idle facilities to allow crops to grow, even in the country's harsh winter conditions.

Provincial legislator Shaye Anderson wants the Alberta government to allow an old well to be converted to geothermal energy to heat an 8000 square-foot greenhouse. Currently the wells can only be used for extracting hydrocarbons.

The Living Energy Project pilot could help tackle the issue of Alberta's 78,000 disused wells and provide jobs for thousands of unemployed oilfield services workers, laid off as a result of the two-year slump in global crude prices.

If accepted, the plan would mark the first time in Canada that disused wells have been used as a tool in agriculture. In the US, there are two projects in Wyoming and one in North Dakota where oil wells are used for power generation.

"There are thousands of wells in Alberta that are just sitting there," said Anderson, who formally submitted the proposal on Monday. "Instead of saying we need federal money to clean them up, we can use them for other purposes."

Alberta Energy Minister Marg McCuaig-Boyd said in an emailed statement the province will consider the plan as it implements its climate plan, which features renewables such as geothermal.

The pilot project will center on a former oilfield water disposal well in Leduc, central Alberta, which has been inactive for more than five years.

Provided the government gives the green light, renewable company Sundial Energy will insert polyethylene pipe, used in high-pressure plumbing, down the wellbore's steel casing to a depth of more than 1 kilometre, where temperatures are 70-80 degrees Fahrenheit (21-27 degrees Celsius).

A fluid containing water

blended with methanol and a pump conditioner, to prevent freezing and rusting, is pumped on a continuous closed loop between the bottom of the well and the surface, where the heat is extracted.

The closed loop means the fluid does not come into contact with hydrocarbons underground or produce on the surface.

Nick Wilson, director of the Living Energy Project, said abandoning a disused well can cost up to C\$300,000 (US\$228,277), while converting it to geothermal and putting a greenhouse on top would be less than half that.

He sees potential for the energy and agriculture industries to work together, with farmers splitting the capital expenditure with an oil company that is facing the cost of abandoning a well.

"Alberta definitely has a severe problem when it comes to abandoned wells," said Greenpeace campaigner Mike Hudema. "It's good that MLAs (provincial legislators) are looking at creative suggestions for how to deal with it."



Canadian Grain Commission
www.grainscanada.gc.ca

The Harvest Sample Program is a voluntary program for Canadian grain producers. If you sign up, you will receive a Harvest Sample kit annually that contains envelopes for sending in samples of your crop.

In exchange for your samples, we give the following results for free:

- dockage assessment on canola
- unofficial grade
- protein content on barley, beans, chick peas, lentils, oats, peas and wheat
- oil, protein and chlorophyll content for canola
- oil and protein content and iodine value for flaxseed
- oil and protein for mustard seed and soybeans

All grade, dockage and quality results are assessed by the Canadian Grain Commission. The grade provided through the Harvest Sample Program is considered unofficial because:

- the sample size does not meet the minimum weight requirement of 1000 grams
- the sample isn't collected by a Canadian Grain Commission grain inspector

Many producers have told us that it's useful to have grade and quality information on their samples before delivering their grain.

While we do accept samples up to November each year, we encourage you to send your samples as soon as harvest is complete.

Your samples help with

1. The marketing of Canadian grain

Even if you have a good idea of your grain's grade, we encourage you to send in your samples as soon as your harvest is complete. For you this means receiving your unofficial grade in a timely manner and for us it means making crop quality data available to marketers to promote the sale of Canadian grain. This quality information confirms Canada's ability to deliver consistent, high-quality grain from year to year.

2. Evaluating our grain grades

Your samples help us evaluate the effectiveness of grain grading factors and help us determine if changes are needed. These changes can mean revising grading factors to reflect processing needs or protect the quality reputation of Canadian grain. Your samples also provide needed information to determine the standard samples that will be used to grade grain for that year.

3. Research projects that benefit producers

By sending in your samples, you are also contributing to Canadian Grain Commission scientific research. These research projects include finding new uses for grain to help create new markets for your product. Your samples enable us to research grading factors and other issues that may affect the end-use quality of Canadian grain.

More Information

Canadian Grain Commission
<https://www.grainscanada.gc.ca/quality-qualite/hsp-per/hspm-per-eng.htm>



Alberta Wheat Commission Nominations

From the Sept 19, 2016 Issue of Agri-News

The Alberta Wheat Commission (AWC) is accepting nominations for growers interested in representing their fellow farmers to sit on the AWC board of directors. AWC has open positions for two directors and three regional representatives in both Regions 1 and 5.

Elected directors provide leadership, make decisions on behalf of producers, and implement AWC's strategic direction by working with the management team. Regional Representatives take on the role of representing wheat producers in their respective regions, serving on various committees and providing valuable input to the board of directors.

"We are looking for farmers to join our Board that are eager to represent growers in their regions, but also to bring a new perspective on how we can continue to lead the wheat industry forward," said Kevin Auch, AWC chair. "It is a real privilege to be involved in this Board and serve fellow farmers, so I would

encourage anyone interested to submit a nomination form and be a part of improving our industry."

If a producer has sold or grown wheat and paid check-off to AWC in either the current or last two fiscal years, they are eligible to run for any of the open positions in Regions 1 and 5, if they are residents of these regions. The terms of office for directors and regional representatives are three years.

Nomination forms can be downloaded from albertawheat.com and must be returned in writing to the AWC office by Monday, October 31, 2016 by fax to 403-717-1966, email

to bkennedy@albertawheat.com or mail to #200, 6815, 8th St, NE, Calgary, AB, T2E7H7. Producers in Regions 1 and 5 will also receive a package in the mail with more information and a nomination form.

Elections for these positions will take place at the Westlock regional meeting on November



REGION 1 REGION 2 REGION 3
REGION 4 REGION 5

15 and the Fairview meeting on November 17 for Region 5, and at the Medicine Hat Regional Meeting on November 22 for Region 1.

More information about nomination requirements, the roles of directors and regional representatives and regional meeting dates can be found on www.albertawheat.com.



www.albertawheat.com

SARDA requires pre-registration for ALL SARDA events.



Event Name	Location	Time	Date	Cost	Comments
 Getting into Farming	97 East Lake Ramp NE, Airdire, AB	9:00 am—3:30	October 18	\$25 (include lunch)	To Register Call Ag Info Line 1-800-387-6030
 PEACE REGIONAL WASTE MANAGEMENT COMPANY Family Waste Reduction Day BBQ	Peace Regional Eco-Centre (7821-104 Ave., Peace River	11:00 am—2:00 pm	October 21	FREE	For more information , contact Norman Brownlee 780-624-6205
 Cold Climate Forest Garden Design	Teepee Creek Hall, Teepee Creek	6:30 pm—9:30 pm	October 20	FREE	To Register call 780-532-9727 or email kpeterson@countypg.ab.ca
 Whole Farm Design Workshop	Webster Hall, North of Sexsmith	9:00 am—4:00 pm Each day	October 21-23	\$150/person \$200/couple	To Register call (780) 781-5929 or email grassrootsfamilyfarm@gmail.com
 Dugout Workshop	Grimshaw Legion, Grimshaw	1:00 pm—4:00 pm	November 24	\$15	Contact Jen Allen 780-835-6799
 Agri-Trade	Westerner Park, Red Deer		Nov. 9-12		
 Canola Growers Meeting	Dunvegan Inn, Fairview	9:00 am-3:30 pm	Nov. 29	FREE	Complete details available in September Visit www.albertacanola.com
	Guy Community Hall, Guy		Nov. 30		
	Five Mile Hall, Grande Prairie		Dec. 1		
 Hemp Growing	Centre Chevaliers, Falher	10:30 am—2:30 pm	December 9	FREE	RSVP Now Diane Chiasson 780-837-6630 Suzanne Prevost 780-573-4516
 Hedging Edge  Commodity Marketing Course	Holiday Inn Hotel and Suites, Nisku	9:30 am—9:00 pm 7:30 am—3:00 pm	December 14 & 15	\$350	To Register Visit www.eventbrite.ca/e/hedging-edge-commodity-marketing-course-registration-28363540112
 Pricing Principles	Grande Prairie	9:00 am-3:30 pm	January 31	\$25	To Register call the Ag-Info Centre at 1-800-387-6030
 2017 Study Tour National Western Stock Show	Denver, Colorado	TBA	Jan 10-17	Twin—\$2989 Single—\$3526	\$500 deposit due July 4th For more information call Jen at 780-835-6799 or visit www.peacecountrybeef.ca
 Farm Tech 2017	Expo Centre, Northlands, Edmonton	TBA	Jan 31-Feb. 2		Registration Opens November 1, 2016



NORTHERN SUNRISE
COUNTY





Get the Jump on Weeds for Next Year

Harry Brook, Crop Specialist

Growing conditions have been close to ideal for crops and for weeds. With such prolific weed growth, it's not too early to consider post-harvest weed control. Conditions are good this year for some excellent control against perennial and winter annual weeds.

Winter annuals are weeds that germinate in the fall or late fall, go through the winter in a rosette form, and go to seed quickly once spring comes. Common winter annuals include stinkweed, shepherd's purse, scentless chamomile, narrow-leaved hawk'sbeard, bluebur, stork'sbill, flixweed, and common groundsel, among others. They form a few leaves in the fall, and overwinter as a rosette. These plants develop their own anti-freeze, preventing them from dying. It gives the plants an advantage the following spring as they send up a seed stalk and go to seed before most other plants get started.

Winter annuals deplete soil moisture and nutrients in the fall and spring. They can be

very competitive against fall and spring seeded crops. Often, a spring herbicide application is too little, too late, as the plants are already going to flower or seed and are much more difficult to kill.

Under conventional tillage, these weeds were not a big problem. A late fall tillage operation would control them easily. With the switch to conservation and zero tillage, these weeds have gained prominence as serious, spring weed problems. Without tillage, other control strategies need to be used and one cost effective method is a late fall application of herbicide.

The best time for a fall application of herbicide is from late September to mid or late October, depending on the fall and the problem weeds.

However, a successful fall weed control program requires the right conditions. Weed control, even after a frost, can still be very effective as long as the weeds have some green, actively growing plant material. Timing of application then, is most effective because the plants are small and more susceptible. Also, you get as

many weed seeds germinating as possible. Winter annuals are able to continue growing, even after the first frost, until the ground freezes. Most winter annuals can be controlled in the spring, except for narrow-leaved hawk'sbeard, but control after they bolt is a lot more expensive and less effective.

Herbicide options are very economical in the fall. Chemicals like 2,4-D and MCPA provide good control and, at recommended rates, will be safe for most crops the subsequent spring. It is important to know the problem winter annuals you have so you can pick the best herbicide for it. Glyphosate works well in mixtures, on many winter annuals but it may not be the best one depending on the weed. Other common herbicides used for winter annuals, other than MCPA, 2,4-D and glyphosate, are dicamba, tribenuron-methyl and bromoxynil. Check with the label to ensure there is no problem with residual chemicals on the following spring crop.

Problem perennial weeds like

Canada thistle, quackgrass, dandelion and sow thistle are best controlled by a fall application of herbicide. Once again, the plants need some green leaf material and be actively growing. Dandelion seedlings are easy to control

in the fall but, after overwintering, they almost become bulletproof.

Winter annuals are a persistent, increasing problem under reduced tillage. Under the right weather conditions, a late fall spray can repay you

handsomely with reduced weed competition next spring. If the weather's right it could be worth your time and effort.

More Information

Ag Info Call Centre
310-Farm (3276)



Capture the North Photo Contest

From the Sept 19, 2016 Issue of Agri-News

The [Northern Alberta Development Council](#) (NADC) is inviting photo submissions to its annual "Capture the North" photo contest.

This year the NADC is seeking photo submissions in the following four categories:

1. Working in the North – photos of northern Albertans at work in their office, at the job site, in the field, on the ward, in the bush, etc.

2. Northern Community –

photos of northern Alberta's towns, cities, hamlets and homesteads.

3. Fun Outside – photos capturing the outdoor activities that enhance the quality of life in northern Alberta including, but not limited to, camping, fishing, sledding, ATVs, skiing, etc.

4. Wild North – photos of wild animals, insects, flowers, plants and the natural landscapes where they live and grow.

Judging for "Capture the North" will take place during the first week of December. First place in categories 1 and 2 will receive a prize of \$200 and second place will receive a prize of \$100. First place in categories 3 and 4 will receive a prize of \$100 and second place will receive a prize of \$50.

For more information about the contest, go to <http://nadc.ca/photo-contest.asp> or call the NADC toll free by dialing 310-0000 and then 780-624-6274.

Do you Receive the Back Forty?



Rural Farm mailboxes in the MD's of Smoky River and Greenview, the County of Grande Prairie, Big Lakes County and Northern Sunrise County, all receive complementary issues of the Back Forty Newsletter. Request your mailbox be classified as **Farm** by talking to your local Post Mistress to ensure you receive your copy.



Do you have **PINK** seed in your peas?

Pulse Check, September 14, 2016

Did you do a double take when you noticed some pink seeds in your pea sample? Have you had an elevator agent ask about those few pink seeds in your peas? Do not worry. There have been many reports of pink seed in Alberta this year and it has to do with wet weather.



Photo: Huang et al., 2003. Biology and Epidemiology of *Erwinia rhapontici*, Causal agent of Pink Seed and Crown Rot of Plants. Plant Pathology Bulletin 12:69-76.

seed, the colour will not be removed.

The symptoms of pink seed are very striking, yet the economic impact is limited. Seed cleaning plants equipped with colour sorters can easily remove the culprits. Although the bacterial pathogen is soil,

Pink seed is caused by *Erwinia rhapontici*, a common bacterial pathogen that was first reported on dry pea (marrowfat) in a southern Alberta field in 1988. The bacteria is a wound pathogen and invades peas during the podding stage when insect or other mechanical damage is present. The incidence and reporting of the disease increases with seasonal or above normal rainfall, something Alberta has seen a lot of this harvest season. Although pink seed is most

common in peas, it does infect dry beans, lentils and chickpeas. It can cause trouble for Durum producers as well. Elevated numbers of pink seed in the sample can cause downgrading. Pink seed can sometimes cause concerns at the elevator as it is commonly mistaken for a seed treatment. A quick and easy way to determine that it is *Erwinia rhapontici* is a simple rubbing alcohol and paper towel test. A few drops on the seed will remove any dyes associated with seed treatments. In the case of pink

seed and airborne, it is of little concern. Using clean, non-infected seed will prevent it from being a problem in future years.

For more info on pink seed, visit Canadian Grain Commission page 15/22 <https://www.grainscanada.gc.ca/oggg-gocg/16-peas-2016-eng.pdf> and [click here](#) for a Plant Pathology Bulletin by Huang et al. If you have any questions regarding pink seed, please contact Nevin Rosaasen at nrosaasen@pulse.ab.ca or on Twitter @APGExtension.



www.pulse.ab.ca



Protect Yourself from Quad Rollovers

From the August 8, 2016 Issue of Agri-News



Recent research has proven that mounting a crush-protection device (CPD) manufactured and tested by an engineer onto a quad can reduce deaths due to rollovers by 30 per cent.

"Quads are great machines for use on the farm because of where they can go and the tasks they can do," says Don Voaklander, director, Injury Prevention Centre, University of Alberta. "Quads have a high centre of gravity, a narrow wheel base and low pressure tires that allow them to travel into places and over rough ground that few other vehicles can handle. However these features also make them unstable and prone to rolling over."

Rollovers are the leading cause of death to quad riders. An average of 15 Albertans die each year while riding quads. Of these deaths, seven die because the quad rolls and crushes or suffocates them. The average quad weights between 350 and 400 lbs., some reaching as high as 600 lbs. "Body armour and other protective gear offer little protection in the case of a rollover. Even a helmet doesn't guarantee you won't suffer a severe head injury if the quad rolls," says Voaklander.

A crush-protection device is a hair-pin or circular device mounted on the quad behind the rider. It extends to around the height of the rider's head. Studies show that riding is not

affected by the quad bar. It does not interfere with handling or comfort; in fact, riders report forgetting that it is there.

Should the quad lose balance and begin to roll, the CPD can stop its motion. This results in the quad being tipped on its side and the rider safe from being crushed. If the quad has too much momentum and keeps rolling, the CPD creates a space under the quad for the rider. This reduces the chances that the rider will be crushed or trapped under the quad. CPDs are aftermarket products that range in price from about \$660 to \$1360. They can be mounted onto

Continued on page 18

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most quads and are sold with instructions so the quad owner can mount it themselves.

There are several actions that quad riders can use to reduce the chances that their quad will roll. These include:

- learning safe riding techniques
- not driving after drinking alcohol
- not carrying a passenger on a quad built for one
- using the quad only if it is

suitable for the task

- riding an appropriately sized quad for your strength and ability
- not riding on a slope that is too steep
- avoiding sharp turns and maintaining a safe speed

“Even a skilled rider who is doing their best to ride safely may experience an unexpected event that results in a rollover,” says Voaklander. “However, if the quad has a CPD on it, serious injury or death may be avoided. Once installed, a CPD is a passive

safety measure. This means that it offers protection without the rider taking any action. It will help protect any rider at all times.

“Make your quad safer by adding a crush-protection device. It is a small price to pay to avoid deadly quad injuries.”

More Information

[Stacy Rogan](#)

Knowledge Translation
Coordinator
Injury Prevention Centre
University of Alberta
780-492-9222



FCC Report Reflects Continued Financial Stability in Agriculture

From the September 12, 2016 Issue of Agri-News

Canadian farmers are in a strong position to meet their financial obligations, despite plateauing farm incomes and slowing land appreciations, according to FCC's [2016-2017 Outlook for Farm Assets and Debt Report](#).

“This financial strength allows the industry to invest even more in the innovation and productivity it will need to feed an ever-growing world population,” said J.P. Gervais, FCC's chief agricultural economist.

In 2015, the debt-to-asset ratio on Canadian farms remained historically low at 15.5 per cent, compared to the previous five-year average of 15.9 per cent and the 15-year average of 16.7 per cent, according to the report.

A low debt-to-asset ratio is generally considered better for business, since it provides financial flexibility and lowers risk for producers.

FCC's Outlook for Farm Assets and Debt Report provides an overview of the balance sheet

of agriculture, focusing on the financial health of the sector. It also looks at the affordability of assets relative to farm income, with a special focus on farmland values.

“After a prolonged period of strong growth in farm asset and land values, our projections indicate a deceleration in both increasing land values and farm debt levels,” Gervais said.

The report analyzed three key indicators of the financial health of Canada's agriculture

sector: liquidity, solvency and profitability. It found that farm liquidity, which looks at the ability of producers to make short-term payments, and solvency – the proportion of total assets financed by debt – have remained consistently strong over the past five years.

In 2015, farm profitability, calculated by comparing net income to total assets, was slightly below the five-year average due to strong farm asset appreciation, especially in farmland values.

“Land is the most valuable asset a farmer owns and the most important input for agri-

cultural production,” said Gervais, noting that land made up 67 per cent of the value of total farm assets in 2015, compared to 54 per cent in 1981.

“As farming becomes more profitable, farmland becomes more expensive,” he said. “However, when asset values are increasing more quickly than net farm income, overall profitability begins to soften. This reflects the cyclical nature of the business.”

From 2001 to 2011, the value of farmland and buildings appreciated on average 7.2 per cent per year, doubling over that timeframe. From 2012 to 2015, average annual appreci-

ation was 11.7 per cent and total appreciation was 39.4 per cent.

Gervais said a combination of low interest rates and strong crop receipts was the primary cause of the rapid rate of asset appreciation in recent years. He projects appreciation will slow down with the expectation of lower crop prices over the next two to three years.

More Information

Trevor Sutter
Corporate Communication
Farm Credit Canada
1-855-780-5313



Fall Tree Planting

From the Sept 19, 2016 Issue of Agri-News

Although planning and preparation are vital, proper planting itself is the most crucial part of the fall tree planting process.

“First off, if you bought plastic container stock, very carefully remove the soil by either shaking, soaking or washing with a hose to reveal the root system,” says Toso Bozic, bioenergy/agroforestry specialist, Alberta Agriculture

and Forestry. “By doing this you will be able to see potential circling, hooking or girdling problems with roots. You may need to do proper pruning or remove the roots that girdle the trees.”

Bozic says to plant the new tree so that roots are just below the surface. “Dig a hole that is as deep as the roots, but twice as wide. The wide hole will make it easier for the

new lateral roots to grow into the surrounding soil. For a basket and burlap tree, properly fit it into the hole, then remove the burlap and cut the wire on top before filling in the hole with soil.”

Trees that are small and in a protected area don’t require staking. “That being said, stake trees that are tall, leggy and exposed to high wind.”

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“As well, mulching provides a few key functions - it prevents weeds, protects roots from extreme heat and keeps moisture around trees. Create a donut-shaped wood chip cover around your tree to keep water inside. Putting wood chips next to the trunk attracts rodents, insects and potential disease.”

After planting is complete, make sure that to provide enough water prior to freezing. “The amount of water depends on the soil and the tree species’ requirement for water. Water right after planting, three days after and again three days after that. Don’t let your tree get dry. If you can easily push a six-inch screwdriver into the soil, there is enough water. Drip irrigation

is long term solution for watering your trees; turf irrigation may not be optimal.”

Bozic adds that fertilization of trees after fall planting is neither recommended nor necessary.

More Information

[Toso Bozic](#)
780-415-2681



Bronze Leaf Disease

From Agri-News, August 29, 2016

In the past five to seven years, awareness of and concern about a tree disease in Alberta has been increasing.

“Bronze leaf disease (BLD) of poplar/aspen, affects Swedish columnar aspens and tower poplars, as well as some other poplar hybrids,” says Robert Spencer, commercial horticulture specialist, Alberta Agriculture and Forestry (AF), Stettler. “Columnar-shaped poplars and aspens represent some of the top-selling and most planted tree species in Alberta. In around 2009, BLD was found on a trembling aspen sample in Manitoba. This was a concern, as these aspens represent a large part

of the native tree population on the Prairies.”

Initially, AF conducted surveys to determine whether BLD had been introduced in Alberta and how widespread it might be. It was determined that BLD was present in several urban centres from Grande Prairie to Calgary. It is not uncommon for BLD to be found in most urban centres in Alberta.

Bronze leaf disease manifests the most characteristic symptoms in late summer (early/mid-August to early September). Affected leaves, typically on part or an entire branch, will turn a deep reddish/bronze colour, with

the discolouration moving from the tip and edges of the leaf towards the interior. The main veins and leaf petiole (stem) may remain a vivid green colour, while the rest of the leaf is red/bronze. Infected leaves will often remain on the plant throughout the winter.

“It should be noted that other factors can cause poplar leaves to turn reddish brown, including moisture stress and soil-applied herbicides,” says Spencer. “In addition, young leaves on tower poplar and Swedish columnar aspen may have a reddish tinge, which disappears as they age.”

The disease is spread

between trees by spores, but will also spread within the plant as the fungus develops systemically. "It is also believed that the disease can spread from tree-to-tree through root grafts. Given the right conditions, this disease can kill an infected tree in three-to-five years. Propagating infected plant parts can also result in infected new plants."

Spencer advises considering a number of points when thinking about planting tree species that can be affected by BLD.

Despite the concerns over a "new" disease in poplar and aspen species, the fact is that there are many abiotic stresses, disease and insect pests that can affect trees and these particular species. There is always a degree of risk of disease development and/or tree death when growing any plant. Disease can be introduced from other areas, so planting a healthy, disease-free tree does not guarantee that tree will remain disease-free forever.

Proper care and consideration

for optimum plant spacing, placement and growing conditions should also be factored in. Avoid planting trees too closely together, as this can both stress trees and create conditions where diseases can develop. Avoid plantings of single tree species.

After planting, be prepared to monitor and maintain the trees



Bronze Leaf Disease

properly. This includes ensuring plants have sufficient moisture, light and nutrients and that they are not exposed to undue levels of stress.

Early detection of any disease can help to minimize the impact of it on an affected plant, but will not necessarily prevent tree death.

Management practices can slow the rate of spread or can stop a disease, depending on

the disease and other factors. Taking action can help to protect other trees from becoming infected. In the case of BLD, pruning out infected branches can slow and potentially stop the continued development of the disease, but there is no guarantee. Early detection and pruning can help to limit or prevent movement of the pathogen into the main trunk

of the tree. Prune carefully, so as to leave no stub.

The nursery industry, and most municipalities and nursery professionals in Alberta, are aware of the potential impact of this disease and have been making every effort to prevent its development and spread in their plant

material and plantings. The nursery industry is committed to growing and selling healthy trees, to the best of their ability, and providing their customers with as much tree care information as possible. People should purchase trees from reputable sources, recognizing that it is not always possible to detect every disease or issue in

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young plants. People should consult professionals to assist them in dealing with any perceived issues.

To date, BLD has mainly been found on Swedish columnar aspen and tower poplar, and very rarely on trembling aspen, in urban plantings in Alberta.

However, there is a risk of spread into native trembling aspen stands. By making an effort to control BLD in Swedish columnar aspen and tower poplar, it is hoped that spread to these other species can be prevented.

“By assessing the different risk factors and making educated decisions, people

can understand what they can do to plant and enjoy these interesting and excellent tree species in Alberta and prevent the loss of these species to bronze leaf disease,” adds Spencer.

More Information

[Robert Spencer](#)
(310)-FARM (3276)



Defend against Aquatic Invaders

Excerpts from St. Albert Gazette, August 31, 2016

Alberta has to step up its game to defend against aquatic invaders, says the Alberta Water Council.

The Alberta Water Council released a report last week on aquatic invasive species management in Alberta – coincidentally on the same day that a new invader, the parasite that causes

whirling disease in trout and salmon, was found in Banff's Johnson Lake for the first time



Flowering Rush

in Canada.

The council is the non-profit group that monitors

implementation of Alberta's Water for Life strategy.

The council launched this report to identify the top 10 threats to Alberta's water supply, said Jay White, council vice-president and co-chair of the report. Right at the top was the zebra mussel: an invasive bivalve

that, when established, clogs pipes, starves fish, shreds feet

and obliterates ecosystems. Alberta could lose \$75 million a year if the mussel comes here, the report notes.

“Two years ago we had pretty much zero protocols for what would happen if we found zebra mussels in our watercourses,” he said. One year ago, fisheries inspectors had no equipment to detect them and no powers to stop and search boats that might be carrying them. The report notes that the province wasn’t even monitoring for aquatic invaders prior to 2013.

The province now has a dedicated aquatic invasive species specialist and has started educating the public about threats like zebra mussels.

The report calls on the province to step up its efforts to prevent the spread of aquatic invaders and to educate the public about them. It also calls for the creation of a provincial monitoring plan by 2017 and

long-term tracking and control plans by the end of 2018.

St. Albert city arborist Kevin Veenstra said the city has several aquatic invaders, one of the most pernicious of which was the flowering rush – an invasive plant that grows

There’s no registered treatment available for it, and ripping it up just spreads it. Crews have tried to suppress it by removing its flowers, but it’s still spreading.

Veenstra encouraged anyone who spotted this bright pink

flower growing along the water’s edge to report it to public works for removal. He also called on the province to legalize herbicides that could safely kill these plants.

Public participation is essential when it comes to controlling aquatic invaders, White said.

Boaters need

to clean, drain and dry their boat and sanitize their fishing gear to avoid spreading invaders.

“We’re all part of the solution.”



City of St. Albert arborist Kevin Veenstra flags a patch of the invasive flowering rush on the Sturgeon River. This invader is exceptionally hard to control and is currently running rampant along the Sturgeon.

beautiful umbrellas of pink flowers.

“Flowering rush is running rampant,” Veenstra said. Since it was first spotted by the wooden bridge by St. Albert Trail in 2010, it has now spread downstream along the Sturgeon into Sturgeon County.

Veenstra said this plant could eventually choke the Sturgeon, as it can grow in deep water.

More Information

[http://
www.albertawatercouncil.ca/
LinkClick.aspx?
fileticket=uDJLNTSUiIo%
3d&tabid=55](http://www.albertawatercouncil.ca/LinkClick.aspx?fileticket=uDJLNTSUiIo%3d&tabid=55)

PRESENTATION HEMP GROWING

Northwest Region of Alberta

The Conseil de développement économique de l'Alberta (CDÉA), in collaboration with its partners, Smoky River Regional Economic Development and Smoky Applied Research And Demonstration Association, would like to invite you to the Hemp Growing Presentation in the Northwest Region.

Mr. Jan Slaski (Presenter)

From Alberta Innovates Technology Futures

FALHER

December 9, 2016

10:30 AM - 2:30 PM

Centre Chevaliers

308 Mainstreet

Falher, AB

RSVP NOW

Diane Chiasson

diane.chiasson@lecdea.ca

780.837.6630

Suzanne Prévost

suzanne.prevost@lecdea.ca

780.573.4516



SARDA

Box 90

Falher, AB

T0H 1M0

Phone: 780-837-2900

Fax: 780-837-8223

Email: admin@sarda.ca

www.sarda.ca



October 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11 <i>Council Meeting Beavers in our Land- scape</i>	12 <i>Beavers in our Land- scape</i>	13	14	15
16	17	18	19	20	21	22
23	24	25 <i>Council Meeting</i>	26 <i>ASB Meeting</i>	27	28	29
30	31					

November 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8 Council Meeting	9 ASB Regional Conference Cow-Calfenomics Evansburg	10	11	12
13	14	15	16	17 Green Industry Show & Conference— Edmonton	18 Green Industry Show & Conference— Edmonton	19
20	21	22 Council Meeting PCBFA - Ration Bal- ancing Workshop	23 ASB Meeting PCBFA - Ration Bal- ancing Workshop	24 PCBFA - Dugout Workshop Grimshaw	25	26
27	28	29	30			

December 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5 <i>In Service Training</i>	6 <i>In Service Training</i>	7 <i>In Service Training</i>	8 <i>In Service Training</i>	9 <i>In Service Training</i>	10
11	12	13 <i>Council Meeting</i>	14	15	16	17
18	19	20	21	22	23	24
25	26	27 <i>Council Meeting</i>	28 <i>ASB Meeting</i>	29	30	31

