

# Plain & Valley

Covering Southeast Saskatchewan and Southwest Manitoba

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## Small businesses say they are falling through the cracks

Local businesses say government support programs don't work for them and they may have to close their doors



Samantha Cluett with Samantha's Boutique in Elkhorn, Manitoba



Rod and Myrna Dingman, owners of Windsor Bar & Grill in Fleming, Sask.



Bick's Auto in Elkhorn, Manitoba

BY KARA KINNA

Some small businesses say that, despite government programs like the Canada Emergency Wage Subsidy, the Canada Emergency Response Benefit, tax deferrals, and interest-free loan programs, they are falling through the cracks when it comes to government support and they don't know if their businesses will still be standing at the end of the Covid-19 pandemic.

Some local businesses say they are not applying for any of the government supports being offered, as they don't qualify for them, or the don't fit their financial needs at this time. They say tax breaks or direct support would be more beneficial.

### Cluett says programs won't work for her business

Samantha's Boutique in Elkhorn is one of those businesses. She says she doesn't qualify for the Canada Emergency Wage Subsidy, which pays 75 per cent of staff wages, as she only has casual staff, she doesn't qualify for the Canada Emergency Business Account low interest loan from BDC as she did not have at least \$50,000 in payroll in 2019, and if she accesses the

Canada Emergency Response Benefit, which gives self-employed people \$2,000 a month if they no longer have income, she says she can no longer bring in any revenue at all through her business, leaving her with only \$2,000 a month to keep herself and her business afloat, and expenses looming on the horizon.

"There is a whole demographic of us that qualify for nothing," she says.

Cluett says she is still able to make some revenue through her business right now doing online sales and flower sales, and she feels that she could make more than the \$2,000 offered by the CERB program, however it won't be quite enough to keep her business going if the pandemic shutdown lasts for months. She says she appreciates being able to defer some federal and provincial payments, but at the end of the day that money still needs to be paid.

"I don't want to defer payments," she says. "Obviously it helps but they just wait for you at the other end. So that is where I'm at. I can sit at home with \$2,000 (from CERB) or I can continue to show up for my people and do what I can and take the risk of not making \$2,000 (from CERB) but maybe making \$2,000 or more. "All of my inventory is on hold. Noth-

ing is coming but I am accountable for all of it because it is all ordered six months in advance. It's held right now, but I am going to have to pay for that."

Cluett says tax breaks would be more beneficial to her, and she doesn't want to take out loans.

"I've gone to the RM about property tax breaks, or if they forgive our PST and GST for this quarter, I think that would be more helpful to us. I know I have spoke to other business that have said the same. If we could get a break on our property taxes or our quarterly PST and GST remittance, that would be helpful. We all have plenty of debt doing what we are doing."

Cluett is the president of the Elkhorn Chamber of Commerce and she says she has been speaking to other businesses in the area that are in the same situation.

"We are faced now with a decision—if we take the chance and close our doors, if we sell nothing but we make \$2,000 a month (through CERB), or do we keep trying to push through with a chance that we could make more than \$2,000, which would obviously be more helpful."

She says lots of local businesses are

talking about how they might not last through this crisis.

"The number of times I have heard bankruptcy in the last three days is disgusting," she says. "Everyone is throwing that word around and that is devastating for our area, so that might be the option for some of these small businesses."

"If we don't take action, there might not be any of us left in Elkhorn."

Cluett says if small business owners like herself could collect CERB and still make some revenue through their business, it would help.

"It would be nice if there were something for our size of business," she says. "We don't really need a loan. The \$2,000 a month (from CERB) plus being able to sell online would probably be enough to keep us going."

The Plain & Valley contacted the federal Ministry of Finance, as well as the Minister of Finance's office to clarify if small business owners were able to lay themselves off, no longer draw a wage from their businesses, and collect CERB while still making revenue through their business.

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The Mosaic K3 headframe visible from Esterhazy.



Nutrien Rocanville.

# Potash mines continue to operate with safety precautions

BY KARA KINNA

As essential service providers, the two potash mines in Southeast Saskatchewan—Mosaic Esterhazy and Nutrien Rocanville—are continuing to operate through the Covid-19 pandemic. Both Marnel Jones, Communications Manager with Mosaic, and Shannon Rhynold, General Manager of Nutrien Rocanville, say the mines have pandemic plans and they are operating as safely as possible. Both mines are at full staff, although some staff in administrative positions are now working from home.

"We have numerous measures in place to reduce the number of people at any of our sites at one time," says Marnel Jones with Mosaic. "How we approached that is splitting employees into an "A" and a "B" group, so that the same employees are working with the same employees on any given time-frame to really reduce the amount of people and potential exposure risk."

"In addition to that we've restricted all visitors and postponed non-essential contract work, further minimizing the number of people at our sites. We have postponed non-essential work where possible. So that has also really minimized the number people on a site at once."

"We have alternative, modified work arrangements in place for administrative and functional employees at all of our Mosaic facilities—including Esterhazy. Those who can work from home are doing so, so that has also helped further reduce the amount of

people at our site."

Jones says underground workers are continuing to go to work as usual with additional precautions in place for them.

"We have taken numerous additional measures, like increasing our cage runs, reducing cage capacities, reducing the amount of people that are in vehicles at any one time," she says. "The workforce remains the same but with additional social distancing precautions in place."

She says all non-essential contract work has been cancelled but essential contract work is still moving ahead.

"Essential work is still happening. So that would include our K3 project. But non-essential maintenance work or other projects that were planned are being delayed at this point or postponed to reduce the number of people," she says.

Mosaic has a pandemic preparedness policy and when Covid-19 became a pressing global issue, we updated it accordingly. We're following it very closely and using it to guide our efforts on preparedness and response as we've gone through this whole process."

Shannon Rhynold with Nutrien Rocanville says the Rocanville mine is also at full staffing with some modifications.

"We haven't had any layoffs. The mine continues to run at a normal rate and we haven't seen any reduction as far as how we're operating, but we have made a fair number of changes," he says. "The first big

change we made is we said all Nutrien site to site travel, all corporate to site travel, we're going to put on hold. We shut down any tours coming to our site. We closed the doors to all our visitors."

"The following week after that we reached out our procurement groups, reached out to all vendors and essentially it have a list in place that says if you're not being essential to keeping us operating please don't show up."

"A lot of our functional work groups—things like HR, finance, procurement, admin, even some of our capital teams, some of the engineering staff—were able to work from home, so we kicked that in right away and a lot of those groups were able to start working from home."

"Like everyone else in the world the biggest challenge for us was getting our hands on cleaning supplies and disinfectants. We've really stepped up our measures on site. We had a 15-page pandemic plan which has now blossomed into a 75 page pandemic plan. We've been adding to it as everything changes. We have been going through all areas of our organization, all of our processes and looked at how do we limit the action of our employees."

"We went to offsetting a lot of our shift's start and stop times. It used to be maintenance crews would all show up at a given

time and now we've said 10 people can show up at this time, 10 people are going to show up at that time. In places like lunch rooms there are big bottles of disinfecting. We have cleaners that go around and hit the areas throughout the day, but we've also given people supplies as this is a public health pandemic. Even underground we've gone to the extent where we've added washing stations and vehicle cleaning stations. We have really done everything we can and it continues to evolve. I'll give a lot of credit to all of our employees for providing feedback and helping us find those gaps as they go through their day."

He says any contractors coming onto site must have a pandemic plan that it reviewed by the mine, and two major projects have been put on hold.

"There were two major projects that would have seen mobilization here at end of March and April that would have seen 100 people ramping up to 400 additional people in the community, which we have put a six month hold on," he says. "It's just not the time for that, and it is more important to us right now to do the work that our employees are doing as far as making potash, and doing our part for global food supply and keeping our employees safe than to execute on these projects."

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Peak values, except where cumulative			
Cumulative total cases	408,000	262,000	153,000
Hospital admissions/ day	710	205	60
Hospital census	4265	1265	390
ICU admissions /day	215	60	20
ICU census	1280	380	120
Patients requiring ventilation	1230	370	120
Cumulative total deaths	8370	5260	3075

saskatchewan.ca/COVID19

Saskatchewan's Covid-19 modeling shows potential deaths from Covid-19 of between 3,075 and 8,370 deaths

**Government preparing for between 3,075 and 8,370 deaths in Saskatchewan**  
**Sask going from 98 to 963 intensive care beds**

# Saskatchewan prepares for the worst

BY KEVIN WEEDMARK

The Saskatchewan government is planning its health care response to deal with a Covid-19 pandemic that would cause approximately 3,075 to 8,370 deaths and approximately 20 to 200 daily intensive care admissions from COVID-19 at its peak.

The provincial government modelling for the trajectory of the pandemic in the province was released Wednesday, April 8.

The information was contained in a Saskatchewan Health Authority (SHA) document titled Health System Readiness for COVID-19.

The entire pdf document can be found at <http://www.world-spectator.com/news-images/sk-health-covid19.pdf>

The document does not include any indication of how long physical distancing measures are expected to continue or when the pandemic is expected to peak in Saskatchewan.

Saskatchewan Health officials say the severity of the outbreak will depend entirely on how effectively Saskatchewan residents practice social distancing and measures like washing their hands meticulously.

The provincial government released the document so the public understands how it is planning for the pandemic, a plan that includes purchasing ventilators and setting up hundreds of new ICU beds.

Continued on page 8

# COVID-19 in Saskatchewan

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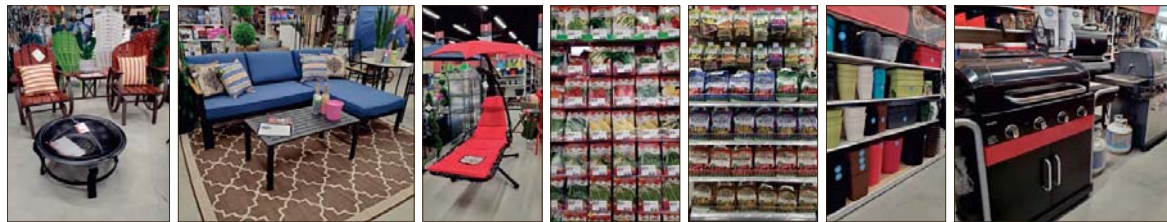
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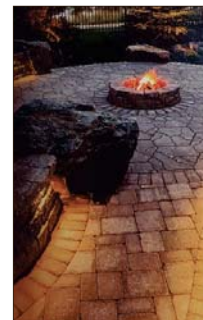
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# An open letter from a teacher: The challenges of education in these unprecedented times

Covid-19 has changed the reality for people around the world in the last couple of weeks. This includes, of course, approximately 1.5 billion students globally. For me, as a teacher I have around 110 students from Grade 8-12 that should be coming through my classroom every day. For my students and myself, our world has been turned upside down and we all have to adjust to the new realities that have been outlined not only by Covid-19, but also by the government of Saskatchewan, communities, and circumstances. The question has become, what is the "new" direction for education and how will we as teachers meet the needs of our students?

First off, the announcement by the government of Saskatchewan that schools would close came as a surprise to many teachers. We as a professional community had no notion or prior knowledge that the announcement would be made. Students in my class were getting messages from their parents before I as a teacher knew what was happening, because schools and school divisions were told at approximately the same time as the media. This left a wave of chaos as a flurry of questions were thrown at my fellow teachers and I and we had no additional knowledge, comfort or any kind of certainty to provide to our students.

Not only that, within literal hours students were gone out of the school, removed by parents, and we were left with largely empty classrooms for the remainder of the week to "wind things down."

I think many teachers, myself included, were left in a state of shock and sadness. For me, as a teacher of Grade 12 students, I struggled to grapple with the reality of not having any closure at the end of the school year, and not being able to send those students off with a grand celebration of their graduation. Not just those students, but also celebrating the successes of the school year with students from every other grade and being happy for them to move on to the next adventure in learning, culminating in their advancement to the next grade.

In addition, we were presented with a number of new norms which we were forced to accept, promising every student credits and advancement, and continually changing the guiding protocols for us as teachers. It left many of us confused, wondering how to prepare and when the next change in direction would come.

Which leads me to the new state of worry and wonder that is our day-to-day life now. As many of us adjust to working from home, which in itself presents so many challenges, we are still worrying about our students as we are trying to reach out and connect with them. Students have been given the option to "opt in" or "opt out" of "supplemental learning" to try and alleviate the enormous po-



Shayna Zubko

tential gaps in learning that this three-month break could leave in our students. A focus on math, reading and writing has been mandated, rightfully so, for our younger students. However, the immediate future education of high school students remains optional. Personally, I worry about students not getting what they need for post-secondary learning, whether that is calculus, crucial writing skills, or practical skills and hours gained through practical and applied arts.

Although many teachers are tech savvy and incredibly creative, there is still a limit to how much can be gleaned through an online platform. There is a reason we have been stressing attendance as key to our students for years!

As teachers we are "re-learning how to 'DO' education" and to many that is incredibly stressful. Not only that, we have to ask ourselves "What do I teach?" We have been left to decide, what is essential for our students to learn. This is a major struggle for people who LOVE learning and want to share all the knowledge they can with their students, or at least it is for me. All of this leaves an overwhelming air of anxiety for what September will look like.

In addition, because teachers are incredibly caring human beings, we are so worried about our students. There are so many students who come to school every day because it is their happy place, or their safe space. They come to school to socialize, hang out with their friends, take part in a wonderful variety of activities that help them to grow, become themselves and thrive. Not only that, teachers are role models, supporters, guidance givers, and number one fans of their students. This too leaves a huge gap in the lives of our students. I miss my students, and I also miss my colleagues.

Two things have become very clear to me in the new world of physical distancing, home-bound-education and general chaos created by a global pandemic. One: people are incredibly creative—have you seen the tremendously clever memes being made? Two: people are developing a newfound appreciation and love for teachers. As I mentioned earlier, teachers are creative people, we are going to work our hardest to create and deliver content technologically to our students. We are still going to work on hav-

ing some kind of connection with our students. Although I realize that students have diverse access to what will be provided by teachers, the hope is that we can help our students be successful like usual.

The school division is also working to make sure that students will be able to access the content provided by teachers at home. I keep seeing posts from parents about how they are having to provide some home education. To me as a teacher, social media is providing unnecessary pressure on parents in an already stressful time. My message: WE GOT THIS. Teachers are still working to provide some form of adapted and flexible education to their students. It may just require a bit more patience, since we are only learning about the expectations of us being outlined from above. And if you want to give us all the money like some of those social media posts suggest, I don't think anyone would object (just joking).

There has been such support among teachers globally working to provide resources to one another to get through this time and to discuss pedagogy via digital education. I have personally talked with and shared resources with teachers from across the province of Saskatchewan and I love that we can stay in communication during a time of distancing. And of course, we have our own staff members and the continual guidance of our administrators. I tell you, they have been champions in fielding questions. Because, there have been SO MANY QUESTIONS.

Education has always been a challenging profession, and now the world has thrown a proverbial wrench of all wrenches into the mix. But, the positive is that technology is working in our favour at this time. There are a dozen different online platforms being used by teachers throughout the country to provide content to students, if not more.

In conclusion, I am reminding myself that the unknown is what we are all presently facing. Although the situation is frustrating, and we all felt whole-heartedly unprepared and continue to feel unprepared, we must focus on our own needs and those of our students. This brings to mind Maslow's hierarchy of needs where the focus is on the psychological well-being of students (and me as a teacher) before making sure that they are being creative, evaluative, and analytical according to Bloom's Taxonomy.

So, we will battle through dealing with constant distractions at home, including our pet coworkers and newly created workspaces, and try to do what we have learned to do best—teach.

Shayna Zubko is a high school teacher in Esterhazy, and the World-Spectator's Esterhazy reporter.



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## Banking changes during Covid-19

# Dillon says Conexus had pandemic plan ready

BY KARA KINNA

With banking being an essential service, financial institutions like Conexus Credit Union have dealt with the Covid-19 situation by restricting their hours and offering services via phone and online.

Conexus CEO Eric Dillon says it has meant some changes for staff and customers, but he says Conexus had a pandemic plan at the ready, and it was simply a matter of reviewing it, and, when the time came, to put that plan into action.

"We certainly appreciate that people rely on us to help them with their money, and we know that we are an essential service, so for years and years we have been building what we call Business Continuity Plans that deal with a number of things—pandemic just being one of them," he said in an interview last week. "So we were able to quickly pull out our plan, and we review it frequently, and put it into action."

"I think the good news is that banking over time has changed considerably, and I think today people more and more—even without COVID-19 or a pandemic—were banking remotely using their phones or calling us, and I think that's good because now when we're all being asked—and I think rightfully so—to help minimize the spread of the virus, we are still able to provide all the services that our members rely on us for, just doing it remotely or differently."

Dillon says all of the key services that Conexus offers are tested on a regular basis to ensure they are available during emergency situations such as a pandemic.

"For all of the things that we do—whether that is to support

members or to engage with other institutions, like if you are making a payment or trying to send some money to your grandmother and they have an account at other institutions—all of those things get tested from time to time, and we have a list of what we call critical business functions," he says. "So we make sure that those things are always available 24/7 if something like a pandemic were to happen."

"We've quickly moved teams to work from home, but all of the transactions and all the things that people are relying on Conexus to do are being done. At our contact centre, you could call in today and have to wait around 16 seconds for somebody to pick up the phone and serve you. Other than taking the five or 10 minutes to drive to the branch and put yourself at risk and maybe put our staff at risk, we would much rather that you picked up the phone from the comfort of your living room and we're happy to help you from there."

Dillon says step one for customers who need service and aren't sure how to access it during the pandemic is to call a 1-800 number that has been set up.

"What we are encouraging people to do is call us first," says Dillon. "People are being asked to be physically distant, and so if you don't have to come to a branch please don't come to a branch—it puts you at risk. It puts our staff at risk. We would much rather that you picked up the phone and called. Virtually everything you can do at the branch can be done over the phone and that just keeps you and I safe so we can continue to provide service."

"There is a 1-800 number that is



Conexus CEO  
Eric Dillon

on our website (1-800-667-7477) and that is the one we would love everyone to call because they are the ones that are best equipped to help our members right now."

Dillon says while branches are still open, they are on reduced hours and customers are encouraged not to come in or to book appointments for service.

"If you did have to come in—let's say your card expired or you lost it and need a new card—we would like you to call to make an appointment. If it's not for something like that we've got people in the lobby encouraging you not to come in. But if it is for something we need to do in person, make an appointment to come in and expect that it might be more of a longer wait because we want to make sure that we only have a few people in the branch at any given time or only one at the ATM so we can wipe down things in between

members. Call the 1-800 number, make an appointment and then we would be happy to help you."

Dillon says businesses making deposits are encouraged to use the night deposit box.

"All of our businesses, we are encouraging them to get a night deposit key," he says. "We've got extras cut and then they can just come and drop it off after hours, then our staff will pick it up in the morning and deposit it first thing while they're in the branch."

So far Dillon says the system seems to be running smoothly.

"Most of these services we deliver today to our members and it is just a matter of more of it being done online," he says. "We certainly have all of the technology tools available. We have great staff across the province and, from looking at our call or member centre wait times, we are doing a very good job of keeping up with people's work requests, and that includes all of our requests to defer mortgage payments or move loan payments because their own income has been disrupted. We're getting lots, and lot of those from our members and are helping out with personal finances every way we can."

Dillon notes that while seniors aren't always comfortable with online banking or doing things remotely, they are the group most at risk for the virus and he encourages them to pick up the phone for any services.

"I think the phone is the easiest way. They can call in and virtually do all of the transactions they would do in a branch over the phone—keeping in mind that

those are exactly the people that the government says are most at risk for the virus, so those are exactly the people we don't want coming to the branch because we want them to stay home to stay safe. And if they call us we have wonderful people and they can do all of the things they can do in a branch over the phone."

Dillon says most customers are responding well to the changes.

"By and large most people appreciate that these are very unusual times, and when you've got premiers and chief medical officers saying you should not go out, I think most of our members appreciate that we built out all these other ways to serve our members and that they are still going to have all the same access to their money that they might need, and that we are here to help with food and mortgage payments, and certainly appreciate all of the physical distancing that we are trying to incorporate. Because they just want to make sure they can continue to access services, and the easiest way for us to do that is make sure that our staff are healthy and our members are healthy and we can continue to help people out over the phone."

Dillon says that Conexus is posting regularly on its social media what the wait times are at its contact centre.

"So if you are at home and watching Netflix and relaxing like we are supposed to be, just watch our social media channels and when the wait times are good, give us a ring and we will be happy to help you."

## Sask prepares for the worst

Continued from Page 5

The document stresses that "dynamic modelling is not predictive, rather it provides information to support response and preparedness."

It says it looks at "what if" scenarios to estimate COVID-19 transmission, the impact of public health interventions and impact on acute care demand.

Using three scenarios based on outcomes in other countries, the document estimates between a low of 153,000 and a high of 408,000 total cases in Saskatchewan. At best, it estimates 20 ICU admissions per day, at worst it could reach 215.

If 153,000 people contract COVID-19—the "lower-range" scenario—the document estimates 3,075 people would die. Under the "mid-range" scenario of 262,000 cases, it estimates 5,260 deaths.

And in the "upper-range" scenario of 408,000 cases, it estimates 8,370 deaths.

The province says it currently has 450 ventilators, which is enough to meet the demand under the low and medium models.

The province says it would need 860 ventilators to meet the worst case scenario, the high model numbers.

That is a gap of 410 ventilators. According to the Saskatchewan Health Authority, there are confirmed orders for 200 more

ventilators, including 100 which are expected to be delivered in the next two to three weeks.

"The ministry are working with vendors and the federal government to close this gap," according to Saskatchewan Health.

More than 1,000 new beds have been opened up to date.

SHA's strategy includes plans to increase intensive care beds from 98 to 963 "as needed."

It has plans in place to create dedicated spaces for COVID-19 patients and

to create designated COVID-19, non-COVID-19 and mixed hospitals, as required.

The provincial plans include putting in place an ethical framework for allocating resources, bed spaces and ventilators in case there is a surge above the capacity of Saskatchewan's health infrastructure.

"Ethical decision-making will occur throughout all aspects and phases of the pandemic based on the SHA Ethical Framework," according to the Saskatchewan Health Authority.



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# Small businesses say they are falling through the cracks

Local businesses say government support programs don't work for them and they may have to close their doors

Continued from front

Both the Ministry of Finance as well as the minister's office were unable to answer that question, and the Ministry of Finance deferred the question to Employment and Social Development Canada.

Cluett says she is frustrated with the Prime Minister for announcing that the government's plan is helping small businesses.

"I'm really disappointed in the fact that he has the opportunity to address all of Canada and he is choosing to leave out the fine print," she says. "So he is saying businesses qualify for these interest free loans for up to \$40,000 but he should be including the fact that you have to pay out \$50,000 in payroll the year before," she says. "But we don't qualify because we're not big enough, so then he's making statements such as like you should never have to choose between your health and paying your bills. Well right now many of us are trying to choose between our livelihood and our lives. Where do we go with this? We're not allowed to be open, we don't qualify for help, so do we try and live off of \$2,000 which barely touches our income or do we keep pushing ourselves trying to make income when our stores are closed?"

Cluett says she has contacted both her local MP and MLA about the issue.

### Dingman worried

The Windsor Bar and Grill in Fleming is another business that is worried about its future.

"Our biggest concern is we have no income," says owner Myrna Dingman.

"We have laid everyone off except our one full-time person, and basically I'm just waiting to see what the rules are going to be for the wage subsidy, whether I can keep her or if I'm going to lay her off too."

She says she has also been frustrated by the government benefit programs.

"They're overlooking the businesses like say me and Sam," she says. "Why is it fair that I have to go get a loan when they're giving all these other people \$2,000 just for nothing?"

She says the government benefit programs don't fit the needs of small businesses like herself.

"Some kind of rebate like the Conservatives are talking about would help, like refunding the last six months of GST payments. That is not a ton of money but it would help. If they would allow us to collect CERB, it would help, because both me and my husband basically have no income now, but because the business is open they're saying we have the same income, so neither of us can get that \$2,000. We can't even lay ourselves off, we have to close. If there was some way they could give us and Sam and all those other little businesses the \$2,000 incentive to pay our personal stuff, just so we can keep our busi-

nesses going, it would help."

What is next for the business?

"We might try and do a little bit of grocery ordering, and if that doesn't work we're probably going to have to close. But I'm worried if we close we won't be able to open again," says Dingman.

Dingman says the whole ordeal has been very emotional for her and her husband.

"It's hard. We probably take turns crying every day," she says. "We put a lot into it. I don't want to see it fail. I know we have a lot of faithful customers, but they can't come in sit and eat. Our business is pretty much steaks, so we have had people order steaks to go, but it's just not the same so we're pushing pizza and burgers now and doing a little bit of that, and short term we can survive, but not long term."

"I know I'm not special, but they just need to find something to help us, even if they let people like us have that \$2,000, then it would sure help a lot. That would save us. I could work here every day and realize I'm not going to take a cent out of this if I knew I had something coming in that I could pay my own loan, car bills and all that stuff, but right now they're saying that if I even take in \$1 (through my business) I can't claim the \$2,000. It's a tough choice. Do I close and get the \$2,000, or do I try to keep my business going? Like I said, I'm just really scared if I do close I won't be able to open again."

### Kelly worried about expenses

Shirley Kelly at Shirley's Sewing Room in Moosomin says she hasn't explored the government options yet and is worried about paying her rent.

"I haven't closed completely so I have a little bit of income, but nothing like I normally have," she says.

"I've closed the doors, but I'm still coming in to the store shorter days. I just work from 10 am to 4 pm Tuesday to Friday to answer the phone. I do curbside pickup and I've been mailing out a little bit. I just wanted to be there to help in whatever way I can. I'm very fortunate in that I didn't have staff, it's just me."

"I think going forward it probably won't be viable. I don't really know how it will all play out because what I sell is what people want right now, because they have the time to do sewing that when they were busy they didn't have time to do, and they are discovering the things they need. Part of me wants to stay open at some level to help them out, but I just don't really know how it's going to play out."

"What would be probably most beneficial is a lump sum of money. My big concern right now is to pay the rent. I can go without an income for a short period of time, but I have to pay the rent. That would be best if they just gave us a monthly payout or something, just

to cover the rent, that is my biggest concern right now."

### Bickerton doesn't trust government

Paul Bickerton, at Bick's Auto in Elkhorn, says he feels that the benefits being offered by the federal government won't actually reach small businesses, and he's wary about trusting the government with their promises.

"Most of these government programs never work for small businesses," he says.

"Usually the problem is that at the end of these programs there are always catches and hitches, and in my experience—we have been here for 15 years and my parents have been working for 45 years—these programs never actually reach the small businesses."

"I actually had another small business guy stop in and say that they're not even applying because we have to have a 30 per cent shortfall in our business (compared to last year), but the problem is a small business like ours has accounts, so when they come here to audit us in two years or a year and half where we have to prove that we had a 30 per cent decrease in business."

"Right now we're sending out month end statements from the month before. So our books are going to look good for the next three months and then they're going to tank. But the government wants us to have proof to them that we have a 30 per cent decrease in business and we are never going to be able to do that."

"So then we are going to make all the promises, give up all the money to the employees, and do all the stuff for the government and they're going to come back and audit this stuff. The business owners that are older have seen this before, not to the same extent but multiple times and they are very, very gun-shy to go and spend a whole bunch of their own personal money. It's actually us that have to spend our wages and our money for our employees, for a promise that the government has made to us that might not be there. So it's very risky."

Bickerton says a tax break would actually help businesses much more.

"The easiest thing honestly is a tax break. That's the thing that is fair for everybody. If you had a tax break and you could close your doors and you knew you only had your utility bill and a few other expenses, it is a fair way to do it."

Bickerton says the government is saying what people want to hear, but not actually consulting with small businesses about what would work for them.

"I think they're making promises that they don't fully realize that they can keep or promises they think people want to hear," he says. "There are thousands of small businesses and the phone has never rung once here from the government to say this is what you should do. It's only Trudeau coming up with promises on the doorstep of his house and us researching from our end what we can do and to validate any of it. There is no real money, nothing has happened yet and I don't know when that might happen."



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# SHA has developed pandemic plan for EMS services

## Retired paramedics may be bought back • Backup ambulances readied

BY KARA KINNA

The Saskatchewan Health Authority says it has developed an EMS pandemic plan in order to address the Covid-19 pandemic as EMS personnel do their jobs.

The plan applies to EMS services province-wide.

“SHA EMS leadership has developed and continues to develop an ever-evolving EMS Pandemic Plan that addresses demand, capacity, staffing, equipment, care provided, training, and communication throughout each of the phases of this pandemic,” says Lisa Thompson with the SHA.

“Operationally, we have and continue to engage with all provincial air, ground and medical co-ordination and communication centers throughout Saskatchewan and continually adjust plans as needed. A couple of specific examples of that are exploring opportunities to bring on retired, unregistered paramedics, and preparing to get all of the backup ambulances in the province ready for service,” she says.

“In addition, SHA Communications and SHA and



Privately Contracted EMS educators are providing paramedics with the information they need to manage patients suspected of having a respiratory illness. SHA EMS leadership

host a weekly Covid-19 Q&A WebEx Meeting for managers and another for frontline paramedics.

“We are also making equipment changes where needed, such as replacing

all nebulization devices with Metered Dose Inhalers/spacers and equipping emergency airway equipment with Hepa filters to minimize aerosolization during treatment.

Aerosolization carries with it the risk for making the Covid-19 virus airborne and that must be avoided.

In addition, the EMS Medical Communications

and Co-ordination Centre has included additional screening questions to identify patients who may be presenting with respiratory illness. This information is forwarded to the paramedics so that they can approach the patient with the appropriate precautions in place.

“EMS has access to Personal Protective Equipment such as surgical masks, N95 respirators, face shields, gowns, goggles and gloves. All paramedics are trained in the proper wearing and removal of their PPE to prevent cross-contamination.

“EMS is protecting its patients by taking all steps necessary to eliminate the spread of the coronavirus during care. This includes the proper cleaning of the ambulance and its equipment and the use of proper PPE.

“An ambulance cleaning work standard is in development.

“In addition, screening for Covid symptoms occurs from the time the patient calls 911, when the paramedic arrives at the patient’s side, and again upon arrival at the hospital.”

### Steven Bonk, MLA for Moosomin Constituency

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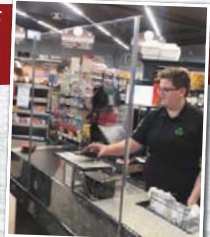


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# Moosomin, Estevan, Weyburn designated non-Covid hospitals for the region: Medical system preparing for Covid-19

BY KEVIN WEEDMARK

The Saskatchewan Health Authority has come up with a plan for how to deliver health care in rural Saskatchewan if there is a large increase in Covid-19 infections across the province.

Moosomin, Weyburn and Estevan have been identified as the three "district hub" hospitals in southeast Saskatchewan that would continue to provide acute care services for a wider area.

Esterhazy, Kipling and Redvers would be converted to Covid-19 hospitals, caring for only Covid-19 patients, although they would continue to operate their emergency rooms.

"These are not going to become Covid hospitals overnight," said Dr. Kevin Wasko, Senior Physician with Integrated Rural Health. "These would operate as usual until there are Covid cases starting to show up there, and then they would be converted to Covid hospitals. This would be determined by the needs within that particular geography and the incidence and prevalence of disease there. If the demand indicates we need to be caring for patients with Covid-19 closer to home because there are high numbers of cases, at that point in time we would admit Covid-19 patients to that location. We would ensure that all the appropriate infection control protocols were in place, and minimizing any movement of staff from one end of the building to the other to minimize spread to long-term care patients."

Smaller hospitals like Broadview and Arcola will see a reduction in services as resources are allocated to district non-Covid-19 hospitals, and local Covid-19 hospitals.

## Non-Covid hospitals will become regional hubs for medical care

Non-Covid hospitals like Moosomin are slated to become regional hubs for medical care while smaller com-

### INTEGRATED RURAL HEALTH

Slide 36

Facility	Services
<span style="color: red;">●</span>	<b>COVID-19 hospital</b> - Staged stand up based on demand - COVID patients only - Emergency services open
<span style="color: blue;">●</span>	<b>Non-COVID hospital</b> - Staged stand up based on demand - Non-COVID patients admitted - Emergency services open
<span style="color: yellow;">●</span>	<b>Temporary conversion to alternate level of care patients</b> - Stand up starts <b>immediately and phased over 4-6 weeks</b> - Temporary suspension of emergency services
<span style="color: grey;">●</span>	<b>Primary health care services reduced</b> - Care provided through alternate means such as virtual care

INTEGRATED RURAL COVID-19 Facility Information

- COVID patients only
- Non-COVID patients only
- ICNHC only
- Primary health care services reduced
- SSK Areas
- SSK Networks

\* Changes depicted on map are phased in as required by patient demand/safety

[saskatchewan.ca/COVID19](http://saskatchewan.ca/COVID19)

This map shows the distribution of regional non-Covid-19 hospitals, community Covid-19 hospitals, and smaller facilities that will see services reduced as resources are switched to the hub hospitals and the Covid-19 hospitals.

community hospitals will deal with Covid-19 cases. "The non-Covid-19 hospitals are our district hospitals, our regional hubs, where we have a very stable physician workforce," said Wasko. "We will require these locations to remain non-Covid as

they will provide a higher level of care. The hub hospitals would have a larger draw and would be able to care for the non-Covid patients from some of those communities that may have converted to a Covid hospital.

*Continued on page 12*



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## Medical system preparing for Covid-19

*Continued from page 11*

"Our community hospitals will become Covid-19 hospitals where and when needed."

"The hospitals designated as non-Covid would function as usual, but if someone showed up to the emergency room, they were assessed and it was determined they had Covid-19, they would not be admitted to that facility. They would be sent to another facility. The physician would call and ask for advice from a central physician on call."

### Adding capacity to Covid-19 testing stations

There have been a lot of questions in Moosomin about rooms being constructed in the building where the Covid-19 testing site is set up.

According to Karen Earnshaw, Vice-President of Integrated Rural Health, Covid-19 testing sites like the one in Moosomin will be adding capacity.

"We will really be expanding those testing locations," she said. "They will include assessment and treatment capacity. As physician practices have moved to virtual care and as we have asked the public to use our emergency rooms for emergencies only, we really needed locations for people to seek care and assessment so those off-site assessment centres and testing facilities have moved into public spaces, but as part of our overall surge capacity planning we don't have plans for field hospitals. We are planning to use every existing space within our local facilities to deliver care without having to move to community spaces."

"These should be thought of as stand-up primary health care centres," added Dr. Kevin Wasko, Senior Physician with Integrated Rural Health "They're everyday services that people who are on isolation or who have tested positive for Covid-19 can go to be assessed. They are not places where people will be staying long-term. It is being done to ensure there is separation so that other people who need everyday health services are not being exposed to patients who carry a risk."

As the Southeast Integrated Care Centre will be a non-Covid-19 facility, no Covid-19 cases will be admitted for any reason, so some of the everyday health needs of people with Covid-19 in Moosomin will be met at the testing station, which is already operating.

"There are no field hospitals being set up in rural Saskatchewan," Earnshaw emphasized.

Field hospitals are being set up in Regina and Saskatoon, in Regina at Evraz Place and in Saskatoon at the Fieldhouse.

### Precautions for integrated health care facilities

Earnshaw said that precautions will be put in place in facilities that include both a long-term care component and an acute care side that will be admitting Covid-19 patients.

"Our long-term care facilities house our most vulnerable patients, those most at risk for having serious outcomes with Covid-19," Earnshaw said.

"We really are working on making sure our staff working in our long-term care facilities are cohorted and are using best practices in infection prevention and control."

"We are keeping the services separate, we are caring for people in place and we are helping our staff be focused on one side or the other, and we are using really good screening every day for our employees. We are practising social distancing, hand hygiene, all of the pieces we know are really important."

### Importance of social distancing stressed

Earnshaw added that the most important thing for people to do is to be meticulous with hand-washing and social distancing.

"The most important thing we can do is to adhere to the public health measures. That's our best defence. Stay home, social distance, wash your hands, and you can really reduce the potential spread," she said.

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**THE WORLD Spectator**



Kevin Weedmark took this photo of crops in Southeast Saskatchewan last spring. Farmers will soon be on the land again planting the 2020 crop.

# Agriculture industry working through COVID-19

**ROB PAUL**  
LOCAL JOURNALISM INITIATIVE REPORTER

Confirmed cases of COVID-19 in Canada continue to grow as more and more precautions are being taken.

Businesses throughout Canada have either had to make major adjustments to promote social distancing or they've had to close all together.

One industry that cannot shut down during the COVID-19 pandemic is the agriculture industry.

The Agricultural Producers Association of Saskatchewan (APAS) recently put out a statement saying Saskatchewan farmers will continue to work through this time.

"Saskatchewan farmers are not shutting down," said APAS President Todd Lewis. "Farm families are hard at work every day to ensure stable supply of quality food for Canadian and international customers."

APAS also said they will need government support during the COVID-19 crisis to continue to produce at their highest level.

"People around the world will continue to rely on our products, and we will continue to operate while other sectors slow down," said Lewis. "However, as an industry that supports one in every eight Canadian jobs, farmers need assistance from governments and industry partners to make sure we can continue to do our jobs."

"Our members are about to invest billions of dollars

into this year's crop, and recent weather, trade, and transportation disruptions have stretched our financial capacity to the limit. We need the government and financial industry to assist us to make that investment possible," said Lewis.

Prime Minister Justin Trudeau announced that there will be \$5 billion credit program to support farmers that will go to Farm Credit Canada (FCC) to boost its lending capacity.

"While much of the Canadian economy has shut down, Saskatchewan farmers are getting ready to put in this year's crop, and they need to know that credit is available to allow them to seed," said Lewis.

"This announcement is a good first step to help spring feeding move forward."

APAS is pleased with the government supporting agriculture, but wants more to be done.

"Our net farm incomes have dropped by over 40 per cent in the last two years, and many farm operations have been impacted by low commodity prices, poor weather, and trade and transportation disruptions," said Lewis.

"With COVID-19 we are now facing unprecedented business instability going into the 2020 production year and our Business Risk Management programs do not provide us with an adequate financial backstop needed to manage these risks.

"We need further measures to ensure that we have the cash flow and financial means needed to produce food for Canadians and for export customers," said Lewis.

With the border closures, APAS has voiced their concerns about a lack of workers because of the non-Canadians many in the agriculture community employ.

"Many producers have relied on international seasonal labour to do essential work on Canadian farms, but it appears that workers may not be available this season due to border closures. People that have lost their jobs during the COVID-19 crisis need to be connected to agricultural work that urgently needs to be done," said Lewis.

"APAS and other agricultural groups need to engage with everyone that can help connect potential workers with employment opportunities."

APAS is also worried about potentials supply chain issues due to COVID-19 and believe it's something that will need to be addressed.

"Whether it is transport of products to export markets, or availability of farm inputs or processing capacity, Canadian farmers depend on a fully functional transportation and supply chain. For the sake of maintaining a stable food supply globally, we all have to ensure there are no further disruptions to Canadian agriculture."

*Continued on Page 14*

**WHEAT:** Redberry, Brandon, Elie, Alida, Torach  
**BARLEY:** Synergy  
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# Agriculture industry working through COVID-19

**Continued from page 11**  
Lewis says that the most important thing for the agriculture industry is to keep the transportation corridors open.

"Doesn't matter if it's going to be crops or livestock to export position across the U.S. border or to tidewater, that's important" said Lewis. "Also that the same corridors remain open for inputs like fertilizer, machinery parts, or anything else producers have."

"We're in a busy time of year with spring seeding and it's going to be important we have a good supply of what we need to get the crop in," said Lewis. "On the livestock side the processing side is going to be important to ensure our processors are able to run efficiently."

Lewis says the federal government is already stepping up to help answer some of the biggest questions around the agriculture industry during the COVID-19 situation.

"There are lots of question around credit," said Lewis. "The federal government put \$5 billion towards capital needs within agriculture and that's important."

"It's important that we see that credit's available, the federal government has done a number of moves there to make more money available to the financial system and we want to make sure that money is available for agriculture."

"The governments, both provincial and federally, have shown they recognize the importance of agriculture and it's going to be one of the few industries in the country that won't see a drop in demand," said Lewis.

With many other industries stopping or slowing down due to COVID-19, Lewis says there will be more opportunities for work in agriculture.

"There's going to be lots of opportunity in agriculture," said Lewis. "It seems like there are lots of unemployed and underemployed people that agriculture can offer job opportunities to going forward into the upcoming growing season."

Even with the unknown that is coming going forward during COVID-19,

Lewis remains positive and says the agriculture industry will get through this.

"It's going to get worse before it gets better, but with good planning producers will get through this as best we can," said Lewis. "We're a pretty resilient bunch in the province and we've seen some good leadership at the provincial level."

Grain farmer Craig Roy, who farms near Moosomin, says the biggest impact COVID-19 could have on him is if he gets sick.

"If I can't work during seeding than that's a problem," said Roy.

Roy says that's probably the main worry for most farmers.

"Not being out there when we need to be out there would be a big disruption," said Roy.

Moosomin grain farmer Mark McCorrison says COVID-19 hasn't affected him yet, but he's concerned what will happen if he gets sick.

"It hasn't impacted me yet, but the procedures for selling grain are a little bit different now," said McCorrison. "Everything is done via text or on the phone."

"It puts a little bit more stress on your plate, but the impact hasn't happened yet," said McCorrison. "I would think it would be more in the coming weeks that we have to deal with the impact of it."

"In the beginning of the COVID-19 scare, grain prices tanked, but they seem to be coming back up," said McCorrison. "The scariest around COVID-19 is

more as we get into seeding.

"My biggest concern is if I got it myself, I'm the business owner, I run the air seeder, and if I wasn't able to run the air seeder, that's my biggest fear," said McCorrison.

"You don't really know when you do get it what to expect for symptoms, sometimes it's a runny nose and a headache and then on the news you see it's respiratory problems and weakness," said McCorrison. "It's a little bit of a scary situation."

McCorrison says with the amount of traffic that comes through Moosomin from all over the country, COVID-19 will spread here at some point.

"Being in Moosomin, we're going to get it I feel like," said McCorrison. "I farm right beside number one highway and you think about the transport traffic coming from British Columbia and southern Ontario, those people are passing through Moosomin, eventually someone will bring it to our town. It's only a matter of when."

As COVID-19 continues to spread in Canada, McCorrison worries that it will have a negative impact on farmer's ability to acquire the supplies they need during seeding.

"Once the farmers go to the field we need a lot of diesel fuel, liquid fertilizer, and granular fertilizer," said McCorrison. "So if COVID-19 spreads to the refinery and you're halfway through seeding and Co-op says they can't deliver die-

sel, then what do you do?"

"Some farmers are talking about buying more fuel tanks and trying to store more fuel on the farm," said McCorrison. "The other side is, the longer you hold on right now to buy your diesel, the cheaper it's going to be because oil is plummeting."

"There's hysteria that if they don't fill their tanks now then they might not get it filled so they're forcing themselves to pay more money for their spring diesel then they have to."

"My biggest concern would be if I got sick myself and couldn't operate my air seeder or if we couldn't get the supplies we need to put the crop in," said McCorrison.

McCorrison doesn't think the government will give the agriculture industry enough extra support during this crisis.

"In all honesty I don't think the Liberal government really cares about the farmers in western Canada or the oil patch workers," said McCorrison. "The oil patch workers are off and lots of those guys won't have a job to go back to when the industry starts up in June or July again."

"I don't anticipate any help from the Liberal government for our grain farmers or for our local oil patch workers."

For now, McCorrison says the overall impact is unknown with a situation they've never seen before, but there's no shortage of concern.

"Optimism in agriculture has definitely dwindled over the last eight or nine months," said McCorrison. "There are concerned farmers that are nervous

about getting their fertilizer and diesel when they need it and we're all in the same boat because we don't know what to expect with COVID-19."



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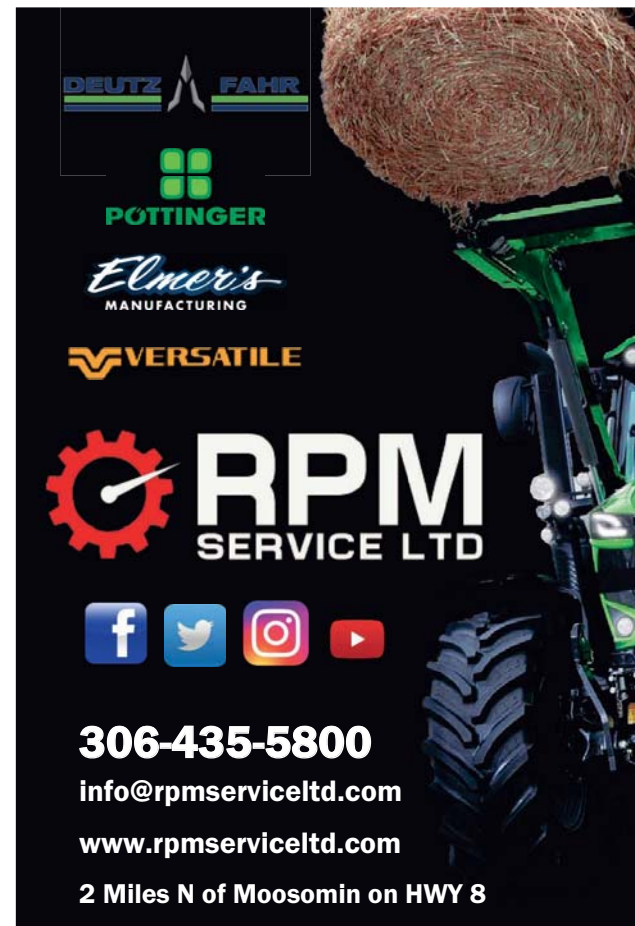
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# Spring thaw in Manitoba: Conditions favorable

With the annual spring run-off approaching, the province of Manitoba continues to watch the Red River Valley in anticipation of potential high-water situations. Infrastructure Minister Ron Schuler said last week as he released the second Spring Thaw Outlook of 2020.

"Our outlook remains similar to the first outlook we released in late February and our focus continues to be on the Red River this spring," said Schuler. "Forecasters are expecting a significant inflow of water from the northern United States and they expect high water levels similar to last spring, barring a major early April storm with substantial precipitation or a fast melt."

The second Spring Thaw Outlook of 2020 reports the Assiniboine River basin and other rivers are expected to remain mostly in-bank, with possible over-bank high water covering agricultural land

at a few locations.

Manitoba Infrastructure's Hydrologic Forecast Centre reports with favorable conditions, water levels similar to the spring of 2019 are expected. Last year, the Red River Floodway was put into service but Provincial Trunk Highway (PTH) 75 from Winnipeg south to Emerson remained open.

Average weather conditions in spring 2020 would result in water levels similar to 2006 on the Red River, according to forecasters. In that year, PTH 75 was closed for 18 days. Unfavorable weather could lead to a run-off nearing 2011 levels. In 2011, PTH 75 was closed for 28 days.

The minister noted the province has invested nearly \$80 million in flood mitigation measures through the Red River Valley over the past four years. Projects include:

- \$31 million for raising northbound lanes of

PTH 75 south from St. Jean Baptiste to Morris to 2009 flood levels and improving drainage;

- \$15.5 million for reconstructing the Plum River bridge in the northbound lanes of PTH 75 near St. Jean Baptiste;

- \$10.3 million for reconstructing the Marsh River bridge on PTH 23 east of Morris;

- \$4.2 million for reconstructing the Little Morris River bridge on PR 422 near Rosenfeld;

- a \$1.3-million project will raise PR 205 in the vicinity of Rosenort and this ongoing project is scheduled for completion in October 2020;

- a \$1-million project will raise PR 422 in the vicinity of Rosenort, scheduled to be completed in October 2020;

- a \$8.3-million bridge is under construction over

the Aux Marais River on PR 201 with a scheduled completion date of fall 2020;

- a \$7.8-million concrete culvert replacement project is underway over the Kronsart Drain on PTH 75 and is expected to be completed by fall 2020; and

- a \$1-million steel culvert replacement project for the Aubigny Drain on PR 246 is complete and open to traffic.

The minister noted that considerable provincial resources are involved in the fight against the spread of Covid-19 and officials have contingency plans in place if the approaching spring thaw requires preparations for high water management.

The delivery of emergency services continues with appropriate personal protection during this Co-

vid-19 episode and any high water response will be developed with Covid-19 in mind. Safe work procedures are being finalized to ensure the safety of all response workers and maintain social distancing in producing sandbags and building dikes if required, the minister said.

"The government has also recently announced

the most emergency-ready budget in Manitoba history with additional financial provisions for Covid-19 and any other emergencies we may face," said Schuler. "Manitobans have dealt with many emergencies in the past, and we will be prepared for any high-water event that may develop over the coming weeks."



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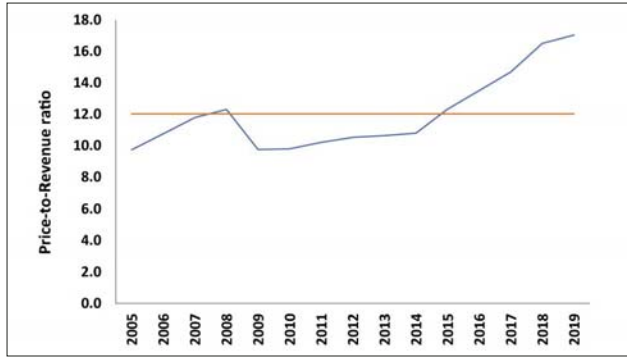


Figure 1: Average expected price-to-revenue ratio in Ontario

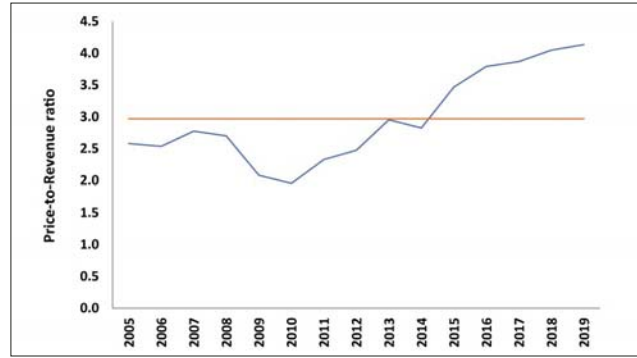


Figure 2: Average expected price-to-revenue ratio in Saskatchewan

# Farmland values continue to outpace farm income

BY LEIGH ANDERSON

SENIOR AGRICULTURAL ECONOMIST WITH FCC

According to the latest FCC Farmland Values Report, the average value of Canadian farmland increased by 5.2% in 2019. While its appreciation has not reached the double-digit growth rates of 2011 to 2015, farmland affordability continues to decline relative to farm income.

### How do you measure affordability?

Affordability is a vague concept if it doesn't refer to a "standard." In previous years, we introduced the relationship between the price of farmland and crop receipts. This price-to-revenue ratio measures the value of farmland relative to its ability to generate income.

$$\text{Price-to-revenue ratio} = \frac{\text{Average farmland price (per acre)}}{\text{Average expected receipts (per acre)}}$$

Average expected receipts are calculated using expected yields and the average prices producers expect to receive:

Build a representative "standard" crop rotation (e.g., assume a corn/soybeans rotation for Ontario or a canola/wheat rotation for Saskatchewan).

Use each commodity's previous three-year average for prices and yields to estimate expected prices and yields in any given year.

### Farmland is becoming less affordable

Farmland is getting more expensive relative to income in Ontario (Figure 1) and Saskatchewan (Figure 2). We find a similar situation across most provinces, and 2015 was a turning point. The price-to-revenue ratio crossed its 15-year average following several years of strong revenue growth. And the momentum hasn't slowed to match the moderation in crop receipts. This resulted in the price-to-revenue ratio reaching an all-time high at the end of 2019.

### Farmland more expensive when measured against actual gross revenues

The above ratios were based upon expectations of producers' revenues. But in any year, poor yields or weaker prices can raise the value of farmland relative to actual revenues.

Recent weather challenges made farmland more expensive when measured against actual gross revenues. The ratio of the average farmland price to actual revenues per acre in Saskatchewan was 4.4 in 2019 vs. 4.1 when using expected revenues.

Using expectations helps to understand the value buyers and sellers assign to farmland based on earning potential. Consecutive years of lower-than-expected revenues may shift the buyers' willingness to pay for farmland.

### What price-to-revenue ratios tell us about future farmland values

Many producers wonder whether farmland values are eventually going to decline. While it can't be ruled out, it's unlikely. Farmland appreciation rates are expected to continue slowing down in 2020 as tighter profit margins lower the demand for farmland.

But interest rates are expected to remain low for the foreseeable future, and the supply of available farmland remains quite limited. These factors support the elevated valuation of farmland.

### Navigating an uncertain economic environment

We live in unprecedented times. The 2020 economic slowdown due to COVID-19 creates volatility for commodity prices. Demand for commodities may decline with lower consumer income, but prices may also face upward pressures if supply chains are disrupted.

That's why strategic planning and risk management are important. Use it to:

- Stay informed about economic trends.
- Estimate what revenues and expenses are likely to be for your operation.
- Carry cash flow and working capital analysis under

various scenarios.

These actions should inform your strategy for 2020 and highlight potential opportunities.

Leigh joined FCC in 2015 as a Senior Agricultural Econo-

mist, specializing in monitoring and analyzing FCC's portfolio, industry health, and providing industry risk analysis. Prior to FCC, he worked in the policy branch of the Saskatchewan Ministry of Agriculture. He holds a Master of Agricultural Economics degree from the University of Saskatchewan.

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# In uncertain times ag businesses adapt and deliver

BY MATT MCINTOSH  
AND OWEN ROBERTS

Pandemic or not, spring is on the way, and Canada's agriculture sector is ramping up activity. The nation's farm and food community are adapting their operations to optimize health and safety while keeping supplies flowing during uncertain times.

"Canadian producers are coming off a tough year, but they're resilient, and the sector is taking some imaginative approaches to help them plant crops," says Murray Gurski, FCC Senior Director, Alliances. "We've never been down a road like this before with the COVID-19 virus, and there are many questions, but we're figuring out how to get planting done."

From retailers, fertilizer manufacturers and grain processors, to the livestock sector and machinery retailers, all approach sales and service during a pandemic with creativity and practicality.

## Seed sales and grain delivery

The Canadian Seed Trade Association says members are taking measures to ensure seed is safely sold and delivered to customers. These include scheduling seed deliveries and pickups in advance, limiting face-to-face contact during sales and cross-training personnel to perform essential functions so workplaces can operate even if key staff are absent.

Kamila Koniczny, Manager of Communications



and Public Relations for Richardson International Ltd, says the company is taking additional proactive steps. This includes increased sanitization at all sites, visitor management and screening protocols, alternative work arrangements and schedules, business travel restrictions and social distancing and frequent hand washing.

## Transportation precautions

These actions are consistent with what CN and CP railways are doing. They've both added measures to restrict employee travel, increase social distancing, encourage work from home and enhance IT capacity for off-site employees and amplify cleaning regimens in trains, terminals, bunkhouses and offices.

CN has also segregated its rail traffic control func-

tions and spread mission-critical employees over what it describes as "five highly-secure sites where they're better protected from contamination."

## Time to order inputs

Fertilizer Canada represents manufacturers, wholesale and retail distributors of nitrogen, phosphate, potash and sulphur fertilizers. It says its member companies implemented COVID-19 contingency plans at manufacturing plants, storage terminals and agri-retail outlets across the country to protect employees and the public, and ensure farmers get fertilizer in time for seeding.

For the most part, they have a regular fertilizer supply across Canada for late April and early May seeding and are confident more will be available for

the entire planting season.

In the field, updated contingency plans are everywhere.

Jim Campbell, General Manager of AGRIS Co-operative Ltd., asks customers to call before they visit and to conduct business by phone, email and text over the next few weeks. He suggests producers take delivery of as many of their inputs as they can early. "Seed and crop protection products are better in your possession than ours today," Campbell says.

Beef sector plans Richard Horne, Executive Director for Beef Farmers of Ontario, says his and other provincial beef organizations are following recommendations provided by the Canadian Agricultural Human Resource Council and the Canadian Cattlemen's Association.

These groups emphasize to have updated and ap-

propriate risk management plans – in part for managing human resources should staff be unable to work.

"We're taking added precautions at every link in the beef supply chain," Horne says. "As COVID-19 has escalated, so have the measures to prevent the spread of the disease, recognizing agri-food businesses are an essential service."

Changes in livestock sales

Ryder Lee, Chief Executive Officer for Saskatchewan Cattlemen's Association, also says contingency planning has forced many in the province's beef sector to alter how they do

business—particularly sales barns.

"A good portion of the business has been moving online over the years," Lee says. "It has pushed that forward for anyone not going that way."

But when it comes to sales, Lee says buyers "still need to see them." With that in mind, facilities have altered meeting times and physical viewing spaces to account for COVID-19 concerns.

"For bulls, you get one payday for several years work. Chopping the top off that has big ramifications."

Changes in equipment services

*Continued on page 25*

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# How food manufacturers and processors are responding to Covid-19 consumer needs

BY OWEN ROBERTS

Many parts of the economy have ground to a halt during the COVID-19 pandemic, but not food manufacturing and processing.

Consumers are anticipating a lengthy return to normalcy and are unable to shop as regularly as before. So, they're gravitating towards economical food items that have a long shelf life, such as canned goods.

That's what Simon Somogyi, a research fellow at the Arrell Research Institute at the University of Guelph, calls panic buying. It's unnecessary—the Canadian food supply chain is "rather robust," he says, and has had a few weeks to adjust to the pandemic.

### Changed shopping habits

But looking at store shelves, it's clear COVID-19 has changed shopping habits. And in some cases, consumer demand is changing production lines, at least temporarily.

For example, across the country, some distillers have used their expertise in alcohol to produce hand sanitizer rather than beer, gin and vodka.

Rapid changes in the market require agile refinancing and financing options. Debra Wadia, FCC's Senior Director of Commercial and Corporate Financing of Ontario, and her team are watching the changing market. She says FCC supports the changes in several ways.

One approach is with financing for new or growing market opportunities for suppliers. Previously selling to fresh markets like restaurants, some suppliers are seeking new opportunities since restaurants are closed as a result of bans on public gatherings.

"For consumers, it's mostly about discretionary spending now," Wadia says. "Demand may be falling for high-cost food and rising for canned products like

soup. Processors and manufacturers are looking to suppliers who can fill it. That's an opportunity for all concerned."

Some markets have dried up, but Wadia says consumers are adding more fresh produce to their shopping lists when they patronize supermarkets or other retail food chains.

In turn, those companies are looking to commercial greenhouses for greater quantities of commodities such as strawberries, cucumbers and peppers.

### New challenges for suppliers

This activity presents new challenges for some suppliers. For example, companies that rely on foreign workers for manual labour may need additional housing to accommodate isolation period requirements.

"Their housing costs may well go up," Wadia says, noting increased credit lines could help.

Another approach is to partner with other lending institutions. Michael Hofort, FCC President and CEO, says supporting the industry will take strong collaboration between banks, credit unions, FCC and other financial institutions.

"FCC has served as a strong and stable industry presence for over 60 years, and this current situation is no different," Hofort says. "We'll be working in partnership with other financial providers to offer the solutions needed by the agriculture and food industry to take on the challenges ahead."

### Bottom line

COVID-19 is impacting consumer buying habits and having an impact on the food supply markets. New opportunities for food processors and manufacturers are opening up, including determining how to meet the changing consumer demands and finding new sales channels.

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# Uncertain times call for a solid risk management plan

BY RICHARD KAMCHEN

COVID-19 and market turmoil have magnified the importance of developing risk management strategies.

"Farmers can take various steps to protect their businesses from risk. Risks can include fluctuations in currency, interest rates, global markets, a sick workforce, business continuity, business commodity prices, maintaining mental health and production costs," says Denise Filipchuck, Farm Management Consultant and CEO of Filipchuck Management.

Insurance and government programs are great ways to reduce the financial and market risk, says Filipchuck.

"Crop insurance, hail insurance, revenue insurance, production cost insurance, AgriInvest and AgriStability are all options available to help you manage the risk of crop failure, rising costs, reduced commodity prices, marketing issues and other financial shortfalls."

At the start of this new production season, Filipchuck recommends having at least 50% of the projected operating expenses covered by the farm's working capital.

"Having a strong working capital position allows greater flexibility with commodity marketing, improves the ability to meet cash flow commitments on time and



reduces interest costs and risk."

Also, know the farm's monthly cash flow, living expenses, as well as the cost of production. The latter affords farmers the ability to identify opportunities to make appropriate changes, reduce costs and improve profit margins, Filipchuck says.

And when forming a marketing plan, reduce the risk of making emotional decisions by basing market choices on acceptable, favourable and survivable price

targets, designing decisions to meet cash flow needs, she says.

"Use your monthly cash flow and the cost of production calculations to design a marketing plan that is specific to your timing commitments and profitability goals," Filipchuck says.

Reduced risk and improvements in profitability, financial health and creditor relations also come from paying close attention to your credit portfolio.

"Use the right revolving credit options for maximum flexibility and minimum cost, while being mindful of the term debt portfolio details, future debt service relief, and leverage positions," Filipchuck says.

She also stresses the need to build relationships with lenders through clear and consistent communication.

"If you expect a change in your financial situation, due to things like poor crops, delayed harvest and delivery or a change in your seeded acres, talk to your primary creditors about it early. They can help you set up the best credit solution for your situation," Filipchuck says.

Whether it's a plan for if the farm workforce gets sick, to maintain business continuity or, if commodity prices fluctuate, risk management strategies will "help you navigate your business with confidence and peace of mind while reducing stress for you and your family," Filipchuck says.

COVID-19 adds to the risks that can impact farm profitability, from fluctuations in global markets to a sick workforce and maintaining personal mental health. Having a plan in place can bring peace of mind to reduce stress. Investigate insurance and government programs, know the farm's cash flow and maintain relationships with lenders.

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# FCC receives \$5 billion enhancement to lending program

ROB PAUL  
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Prime Minister Justin Trudeau has announced \$5 billion in credit for the agriculture industry in Canada to help during the COVID-19 pandemic.

Minister of Agriculture and Agri-Food Marie-Claude Bibeau announced that Farm Credit Canada (FCC) received the \$5 billion enhancement to their lending program.

FCC is a Crown corporation with a loan portfolio of over \$38 billion to help producers with their operations and they own around 30 per cent of the agriculture and food lending market in Canada.

"Farmers and producers work hard to put food on tables across our country, and they should not have to worry about being able to afford their loan payments or having enough money to support their own families," said Trudeau.

"We are taking action now to give them more flexibility to meet the challenges ahead."

With COVID-19 impacting all of Canada, Minister Bibeau said the agriculture industry is more important than ever.

"Like many Canadians, I am truly grateful for our farmers and food business owners and employees, who continue working hard so we all have quality food on our grocery store shelves and kitchen tables," said Bibeau.

"Their continued work is essential to our plan to manage COVID-19."

"The measures announced today will provide farmers and food producers across the country with important financial flexibility they will need during these challenging times," said Bibeau.

FCC said they are here to help farmers get through an unprecedented time while dealing with COVID-19.

"If you are a producer concerned about having the cash flow required to plan your crop, or you are a food processor feeling the impact of a lost sale due to the financial downturn, FCC is here to support you in these uncertain economic times," said FCC President and CEO Michael Hoffort.

"It's in times like these that we are reminded how important Canadian producers and food processors are to our nation and to feeding the world."

FCC says they have the support and will work with all financial situations to help farmers get the loans they need during the COVID-19 crisis.

"Supporting the industry will also take strong collaboration between banks, credit unions, FCC, and other financial institutions," said Hoffort.

"FCC has served as a strong and stable industry presence for more than 60 years, and this current situation is no different," said Hoffort. "We will be working in partnership with other financial providers to offer the solutions needed by the agriculture and food industry to take on challenges ahead."

"Each business' financial situation is unique, so there may be a combination of options considered," said Hoffort. "The bottom line is that FCC is being supported by our shareholder to play a bigger role in supporting the success of the Canadian agriculture and food industry across Canada."

"The sooner we can discuss potential challenges, the more options we have."

FCC says they will use its resources to find solutions that offer the best chance for recovery going forward so the industry emerges stronger.

Program details from FCC:

- A deferral of principal and interest payments up to six months for existing loans.
- A deferral of principal payments up to 12 months
- Access to an additional credit line up to \$500,000, secured by general security agreements or universal movable hypothec (Quebec only)
- FCC is asking customers who are experiencing financial pressures to contact them sooner rather than later because a combination of options will need to be considered.
- Business applying for FCC lending products will be subject to normal lending due diligence, which considers business viability, credit history, and management integrity and experience.

With the uncertainty around COVID-19 for the agriculture industry, FCC says they want to be there to help those who need it through this situation.

"FCC is committed to the long-term success of the Canadian agriculture industry," said FCC Senior Consultant, Media Relations Trevor Sutter. "FCC helps customers succeed through every business cycle and responds to unexpected circumstances such as the ones currently being faced."

"FCC's support for customers is a regular part of our business and we're monitoring situations in various parts of the country and within certain sectors to ensure customers are able to manage through circumstances beyond their control," said Sutter.

As for how COVID-19 could impact FCC, they have plans in place to continue operating during the pandemic. "FCC is taking steps to protect our customers and em-

ployees while attempting to help prevent the spread of the virus," said Sutter. "The health and safety of our employees and customers is our top priority. We are asking employees who feel ill to stay home and not meet in person with customers."

FCC details on operating during COVID-19:

- We have reduced the number of FCC staff at our offices, both in the field and at Corporate Office. The number of employees working remotely could increase as we continue to assess the situation.
- If a customer is feeling unwell or prefers not to meet in person, we will assist over the phone, through our customer service centre or we have self-serve options through Online Services.
- Should customers experience challenges as a result of the current economic impact of the COVID-19 situation, please contact your local Relationship Manager to discuss.

"FCC exists for the success of the Canadian agriculture and food sector and we are here to work with our customers during these challenging times," said Sutter.

For those looking for information on how to access the lending program, FCC says to contact them because every case is different.

FCC says customers and non-customers can contact a local FCC office or Customer Service Centre (1-888-332-3301) to discuss their options.



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# Carbon costing review confirms huge loss to farm income

APAS analysis shows Saskatchewan farmers will lose 12% of net income to carbon tax by 2022. Contributed by the Agricultural Producers Association of Saskatchewan.

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The Agricultural Producers Association of Saskatchewan (APAS) has released updated estimates on the financial impacts of the federal carbon tax on Saskatchewan producers.

The evidence is stark: on average, Saskatchewan farmers can expect to lose 8% of their total net income in 2020 to the carbon tax.

"APAS's numbers reflect my personal experience down to the penny," says APAS Vice-President Bill Prybylski, who operates a grain, oilseed, pulse and cattle farm with his son, brother, and nephews near Willowbrook, SK. "This past year was unprecedented in terms of the role grain drying played for farmers in our province. Without using propane to dry our grain, the wet fall would have meant losing a huge portion of our crop."

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"Federal Minister of Agriculture Marie-Claude Bibeau has asked the agriculture industry for evidence of what the carbon tax is costing Canadian farmers," says APAS President Todd Lewis, who farms near Gray, SK. "We've responded with estimates that are backed up by producer bills in 2019."

For a household managing a 5,000-acre grain farm in Saskatchewan, this will take the form of a \$8,000-10,000 bill.

Rail transportation is another huge and unavoidable taxable expense incurred by farmers.

APAS's costing review takes into consideration all major farm expenses not currently exempt from the carbon tax. These include grain drying, rail transport-

In less than two years, when the carbon tax increases to \$50/tonne in 2022, this bill will go up to \$13,000-17,000 for the same household - the equivalent of a 12% decrease in net income.

"It's comparable to having 12% of your pay cheque disappear," says Lewis. "Farmers don't set our prices, so those increased

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# In uncertain times ag businesses adapt and deliver

Continued from 19

For equipment dealers, the Canada East Equipment Dealers Association has advised members to take "all reasonable measures" to protect workers. This includes encouraging basic hygienic practices like frequent hand-washing and adapting human resources to ensure potentially sick employees feel comfortable staying home.

Other day-to-day changes include limiting customer traffic, calling ahead for parts to be left at specific pick up locations and health and safety policies for on-farm service calls.

### Additional safeguards

Jeff McGavin, the operator of McGavin Farm Equipment in Southwestern Ontario, says his and other businesses have adopted additional precautions, including limiting interactions with truck drivers and ensuring employees taking service calls don't return to the shop throughout the day. In cases where technicians need

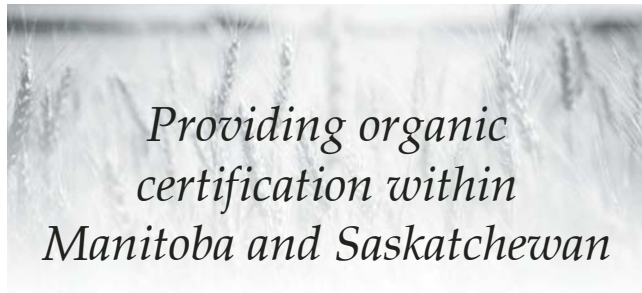
an extra part, it's left in a designated area for self-pickup.

He also adds they're changing payment methods - no cash or in-person payments. "It's forcing some to do things differently than they're used to, but it's not out of the question."

John Jamieson, CEO of the Canadian Centre for Food Integrity, says each step across agriculture and agri-business strengthens the public trust.

"Canadians are fortunate that our system has been able to quickly adapt to the crisis, thanks to its strength and ability to deliver on the core food values of affordability, availability and quality," Jamieson says.

Despite COVID-19, seeding time approaches and food demands continue. Canada's agriculture and agri-food community are adapting operations to optimize health and safety while keeping industry—from input dealers and grain elevators to machinery retailers and livestock auction barns—supplied with what it needs.



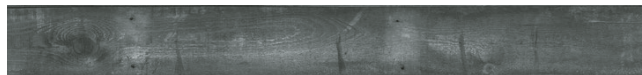
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# Who to allow on your farm right now

**BY MATT MCINTOSH**  
 During these days of social distancing and other pandemic-suppressing measures, farmers and agribusiness professionals are asking who should be granted access to the farm and facilities and looking at how to manage access.

## Understand how the virus spreads

Ayoob Ghalami is a senior bio-safety officer for the Research Oversight and Compliance Office at the University of Toronto, as well as a researcher involved with labs studying COVID-19. He says farmers, agri-business and food processors need to focus on what risk-reduction measures to take while ensuring their businesses can continue functioning.

While much about COVID-19 remains unknown, Ghalami says the main mode of transmission is understood—and is key to mitigating risk.

“Asymptomatic people are still infectious,” he says and recommends that proper hygiene and other safety measures are followed. Just like high contact areas everywhere, Ghalami says



simple sanitization methods can be used to help negate possible virus transmission.

“Bleach is still one of the strongest disinfectants we have, but it will corrode your machines. So make sure to follow the recipes and don’t overdo it,” Ghalami says.

Disinfectant recipes for a variety

of registered food-safety solutions are available via Health Canada.

## Supporting employees and close family

In cases where employees are critical to the farm operation, Ghalami says to let them know it’s okay for them not to come in

if they feel unwell, and that financial support is available in these circumstances.

Day-to-day operations can still require family members to work near one another. In cases where social distancing isn’t possible, Ghalami reiterates there are other ways farm families can work together to limit exposure, such as

working in rotating shifts or installing barriers between workers.

Setup guidelines on distancing for family members not required for the farm or business to function, even if it means not allowing them on-farm.

As well, set up guidelines on distancing for family members not required for the farm or business to function, even if it means not allowing them on-farm.

While telling a close relative they aren’t allowed to visit during the self-isolation period may be awkward, closing the farm gate to unnecessary visitors is critical to helping end the spread of the virus. Designating a single point of contact for farm visitors is another way to control farm access.

## Bottom line

Deciding who to allow on the farm right now is straightforward. In the interest of distancing, allow only essential colleagues, workers and family on-farm. Provide them with proper sanitation tools, such as hand sanitizer or hand-wash stations, and implement social distancing rules.

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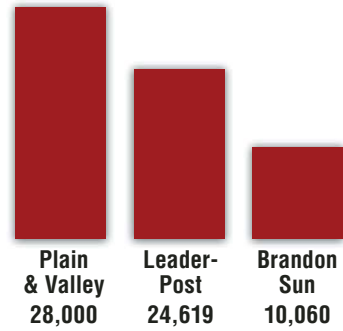


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# Spring runoff underway in southern Sask: Flooding not anticipated

Snowmelt runoff is nearing completion in much of the southern half of Saskatchewan, while the rest of province is expected to experience a below normal to normal spring runoff, according to the updated spring runoff report issued by the Water Security Agency (WSA) today.

There are currently no areas within the province where WSA is expecting above normal flows or flooding situations. Additional precipitation and/or a rapid melt could however result in higher runoff. Well above seasonal temperatures during March, combined with lower snowpack and moisture levels, resulted in spring runoff either beginning or being close to complete in much of southern Saskatchewan. This includes all areas south of a line extending eastward from Macklin to Saskatoon and Saskatoon to Yorkton. Near normal to above normal precipitation was observed through central areas of the province in March.

This has increased the runoff potential through these areas, increasing it from below normal to near normal. An area encompassing west central Saskatchewan covering Meadow Lake, Lloydminster and Spiritwood is classified to have a normal runoff as is the extreme northwestern area of the province surrounding Uranium City.

The remainder of the province is expected to have a below normal runoff. WSA has begun its normal spring operations of monitoring water basins and operating its dam systems to bring lake levels under its controls up to their normal operating levels.



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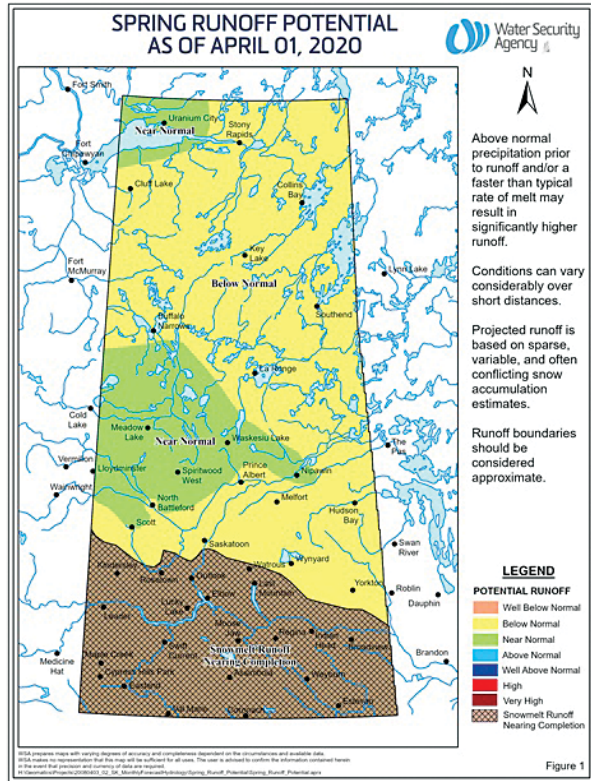


Figure 1

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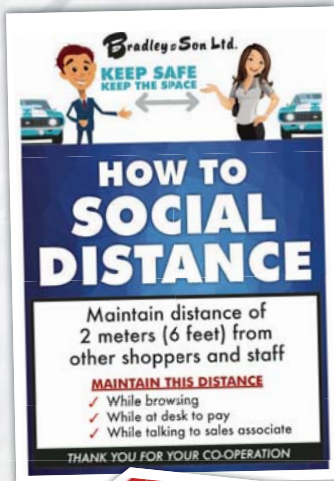
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# Drinking water study shows beef cattle can tolerate high levels of sulphates

Scientists at the University of Saskatchewan (USask) have published a study that shows beef cattle can tolerate higher concentrations of sulphates in drinking water than previously believed.

"There are clear and significant implications for healthy animals from the research," said Dr. Greg Penner (PhD), associate professor in the USask Department of Animal and Poultry Science and Centennial Enhancement Chair in Ruminant Nutritional Physiology.

National and provincial recommendations for suitable or safe levels of sulphates in drinking water range from 1,000 to 2,500 milligrams (mg) of sulphates per litre of water. But these recommendations are not science-based, something Penner and his collaborators set out to change.

According to the team's research published this month in Applied Animal Science, beef cattle can tolerate up to 3,000 mg of added sulphates per litre of water.

During the project, the cattle drank water with 1,000, 2,000 and 3,000 mg of added sulphates per litre of water to mimic real levels experienced on some Saskatchewan cattle ranches. Regardless of these levels of added sulphates, the cattle continued to drink and eat, resulting in a normal weight gain.

At first glance, the research results seem to be good news for Saskatchewan cattle producers who



Dr. Greg Penner (PhD) is the associate professor in the USask Department of Animal and Poultry Science and Centennial Enhancement Chair in Ruminant Nutritional Physiology.

have wells and dugouts containing high levels of sulphates. But Penner is cautious.

The problem is that sulphates in water potentially bind with trace minerals in a cow's rumen, one of four stomachs, making those minerals unavailable for the body to absorb and use.

So in addition to monitoring water and feed intake and weight gain, the researchers compared blood analyses at the beginning and the end of the study. The level of copper

was lower at the end of the study, potentially affecting a cow's fertility.

"There could be longer-term effects of higher sulphate exposure in terms of reproductive efficiency," Penner said. "A producer might not see anything negative in terms of growth rate, feed intake and water intake, but those negative impacts may be hiding deeper—higher sulphate concentrations may be affecting trace mineral status, which could affect fertility."

The research was the first to be conducted in the highly specialized metabolism barn at the university's Livestock and Forage Centre of Excellence, located south of Clavet, Sask.

While Penner led the study, he worked closely with collaborators from Saskatchewan's Ministry

of Agriculture—Leah Clark, the province's livestock specialist, and Colby Elford, a livestock and feed extension specialist. University student researchers Jordan Johnson and Brittney Sutherland also worked on the project.

Funding was provided by the Saskatchewan Min-

istry of Agriculture and the Canadian Agriculture Partnership through the Strategic Field Program. The Roy Romanow Provincial Laboratory provided water quality analysis as an in-kind contribution.

This is the first of a series of studies that Penner will conduct into safe water quality levels for cattle.

His next project, which starts in April, is a three-year study in collaboration with researchers at Texas Tech University, USask's animal and poultry science department, the Western College of Veterinary Medicine's large animal clinical sciences department, and the Saskatchewan Ministry of Agriculture.

Cattle will receive water with higher sulphate concentrations than were involved in today's published research, with the expectation that, at some point, cattle will be negatively affected by the sulphates.

However, the researchers will also test various ways of interfering with the sulphates binding with trace minerals in the rumen. For instance, bismuth subsalicylate, a commonly found antacid, is known to bind with sulfides. That in turn could diminish the effect of sulphates in water consumed by cattle, minimizing the problem before it starts.



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