

Plain & Valley

Covering Southeast Saskatchewan and Southwest Manitoba

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Moose Mountain Pro Rodeo July 20 and 21

BY KARA KINNA

Kennedy, Sask. may be a community of just over 200 people, but come time for the Moose Mountain Pro Rodeo, this little community goes all out to host the thousands of people who arrive there to see one of the only pro rodeos in small town Saskatchewan.

This year marks the 87th annual Moose Mountain Pro Rodeo, which will be held July 20-21 as competitors—some of them fairly fresh from the Calgary Stampede—come to town to compete.

But it's not just the competitors who come from far and wide. So do the spectators.

"There are people who come from all over," says Moose Mountain Rodeo President Iye Cancade. "There is a couple that come up from Prince Albert every year and I know there is a couple from Cold Lake, Alberta that come. We usually have several people from England coming over. They come to Calgary (for the Stampede) then they swing over to Kennedy for a weekend. One of our sponsors, Vasterstad, their big guys that are from Sweden are coming over here just for the rodeo."

Cancade says they typically get 4,000 to 5,000 people through the gates over the two day period.

It takes a lot of volunteers to pull the event off, but Cancade says they get a lot of help every year.

"Usually we have somewhere between 100-150 volunteers. We have one volunteer that come every year from B.C. We have volunteers coming from Kipling, Moosomin—all over."

Cancade says its unique to have a pro rodeo in a town the size of Ken-



A bareback rider hangs onto his bronc during last year's Moose Mountain Pro Rodeo.

nedy, which is part of the attraction.

"It is very strange. There are only two or three other communities in Alberta and B.C. that are our size, or probably a little bit bigger, that have them, and we are the only one in Saskatchewan. Regina is going host to pro rodeos this year, but they're all invitational or you have to qualify for them, so we are the only open pro rodeo, and it is a pretty big deal for such a small community."

Cancade says it appears that interest in the rodeo is growing.

"Three years ago it was the biggest crowd we've ever seen. In the grand stands you couldn't find a seat. Both days the beer gardens were packed. There were people sitting on lawn chairs anywhere where they could find a spot. It was just huge."

"I know the rodeo has been promoted a lot more. On our Facebook we promote the heck out of it. With The World-Spectator and 620 CKRM, they're promoting us, and I think it's just an interest for some people. I've had people come up and say they've never been to a rodeo and they had to come check it out. A lot of people come out of the city and they don't get a chance to see this and they hear about the Calgary Stampede and the cowboys that are coming from there, so I think maybe that's part of it."

"People want to get away from the city for the weekend, and where better than to go than a town of 200 people."

This year's rodeo will be much the same as last year's, with the rodeo on Saturday night and Sunday afternoon, as well as a few other events on that weekend.

Continued on Page 33

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 - 3:30 p.m. Wheels n' Saddles Show & Shine and Driving Demo
 - 4 p.m. -7 p.m. Jackpot Rodeo
 - 5 p.m. - Roast Beef Supper
- Hosted by Wawota Town Council

- 7 p.m. - 10 p.m. Wawota Has Talent Variety Show. Headliner: Chris Byrne "Newfie"
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2019 CEREAL CROP BUDGET							
	Hybrid Rye	Conv Rye	CWRS	CNHR	Malt Barley	Feed Barley	Oats
Price Estimate	\$5.50	\$5.50	\$6.60	\$5.50	\$5.50	\$4.50	\$3.00
Unit	BU	BU	BU	BU	BU	BU	BU
Yield bu/ac	100	70	60	70	85	85	110
Gross Profit Per Acre	\$550.00	\$385.00	\$396.00	\$385.00	\$467.50	\$382.50	\$330.00
VARIABLE COSTS							
Seed	\$72.00	\$18.00	\$27.00	\$27.00	\$18.00	\$18.00	\$21.00
Seed treatment/inoculant	-	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50
Herbicides	\$10.00	\$10.00	\$22.00	\$22.00	\$22.00	\$22.00	\$10.00
Fungicides/Insecticides	-	-	\$18.00	\$18.00	\$18.00	\$18.00	\$10.00
Fertilizer	\$82.01	\$87.22	\$82.01	\$86.94	\$77.08	\$77.08	\$87.90
Other (staff, fuel, insurance, cleaning, drying)	\$75.00	\$67.50	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
TOTAL VARIABLE COST	\$239.01	\$169.22	\$205.51	\$210.44	\$191.58	\$191.58	\$165.40
Net \$/acre before Fixed Costs	\$310.99	\$215.78	\$190.49	\$174.56	\$275.92	\$190.92	\$164.60
Best Profitability	1	4	3	5	2	6	7

Disclaimer: This crop budget is based on estimated farm and market values across Western Canada. Farm producers are recommended to conduct an individual analysis for their operation. Visit fpgenetics.ca to see the entire profitability story.

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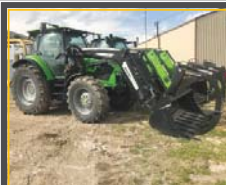
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Reduce risk with loan insurance

BY RICHARD KAMCHEN

Loan insurance is an important risk management tool that can allow farms to carry on after a tragic event. A disability or untimely death to key farm personnel can adversely affect that operation's ability to generate the cash flow needed to meet its debt obligations, but loan insurance can mitigate that risk, says Terry Betker president and CEO of Backswath Management.

"The need for liquidity at the time of an unexpected death is the primary reason most farm business owners choose to insure themselves with creditor or personally owned life insurance," says Pete Aarsen, president of Maple Creek Partners.

Another motivation is business continuity. It's important that farm successors, usually adult children, have available cash to continue business operations and are unaffected by possible changes to loan conditions or terms, often in the name of the long-time principal farm operator, Aarsen explains.

There's heightened interest in loan insurance, a product of larger loans, to reflect significantly higher land and asset values, says Betker. "It is entirely common, almost required, to carry millions of dollars of debt in order to meet the farm business plans for the typical farm enterprise today," Aarsen says.

Loan insurance policies assist by taking into account retraining, adapting and replacing in the event of accident or death, adds André Fagnou, director, pricing and products at Farm Credit Canada.

In a worst-case scenario—loss of life—the amount of a policy could be applied to a loan, and could even completely pay down the loan or significantly reduce it, depending on the coverage, Fagnou says. Any institution offering financing commonly has an option for life insurance on that loan, Fagnou says.

He says it's a very competitive market with numerous providers, including FCC.

Fagnou recommends farmers understand the features and benefits of a program because all are not equal. One common feature to look for is whether the amount of the premium decreases with the outstanding principle balance of the loan, Betker says. A potential drawback is that some creditors might still require the assignment of real property as collateral to a loan, notes Aarsen. A lender forcing the liquidation of a piece of property to repay a loan could thereby jeopardize the future of the farm, he says.

"In a competitive market, just like when purchasing a car or a needed piece of equipment, one should seek out the advice and counsel of a few qualified advisors," Aarsen says.

Loan insurance can save a farm from sinking under debt in the event of accident or death, but not all programs are equal. In today's competitive market, research and explore options to understand the features and benefits of loan insurance before investing.

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How does your farm vision lead to success?

BY TRUDY KELLY FORSYTHE
Farm business planning experts and farmers themselves agree: a business vision is a critical element to success.

Michelle Painchaud, president and CEO of the consulting firm, Painchaud Performance Group, is a firm believer in vision.

"It is motivating, inspiring and aligns everyone to one common goal or destination," Painchaud says, explaining a farm vision is the desired destination where a farm wants to be. "It is like a travel destination when one is planning a special trip."

The value of vision

A clear vision provides focus and helps farms make better decisions, Painchaud says. That's because choices are made to ensure they align with the farm vision.

It's also valuable when a farm is transitioning management or ownership. Painchaud says whether a farm consists of three, 25 or 300 people, a vision gets - and keeps - everyone on the same path.

"The older generation has been doing this for a long time, so they know what they are thinking," Painchaud says. "A son or daughter may wonder, 'what's my role? How am I going to be involved?' Without vision, they will be scattered and doing different things," Painchaud explains. "Vision brings alignment."

**Strong vision,
strong farm**
When Wayne Rempel



tains the company's commitment to healthy food and the environment.

But Kroeker Farms' vision statement does more than guide the farm's strategic plan.

"The marketing company really felt our vision statement could help do the marketing of our story that we could tell the rest of the world," Rempel says. "Before it was internal for our employees; now it's external as well."

Bottom line

A clear farm vision provides focus and helps guide daily decisions, no matter the size of the operation. Experts recommend making the time to create a farm vision and ensuring it's used once it is created.

became the CEO of Kroeker Farms in Manitoba in 2002, he knew the importance of having a strong vision for the farm.

"Vision is the long-term goal of where you want to be some day," Rempel says. "If don't have a long-

term goal, you won't do it."

He developed a vision statement for the farm when he started in his role, and when the farm rebranded a few years ago, a marketing firm was brought in to assist,

in part with development of a new vision. The new

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Moose Mountain Pro Rodeo July 20 and 21

Continued from Page 25

"He owns a stock contract company by the name of Prime Time Rodeo, and he was All Around Cowboy in 1991 for Pro Rodeo Canada, and he has been producing some of the top bucking horses and selling them to Gold Rodeo Stock in Alberta, and they've been featured at Calgary and then at Canadian finals."

Cancade says Lawrence is a local who lives just six miles south of Kennedy. The presentation to him will be made during the grand entry on the Saturday at 5 pm.

It's a lot of work to run the pro rodeo in Kennedy every year, but Cancade says it's worth it.

"There is only one thing that keeps the town alive and it happens to be the pro rodeo, and the rink in Kennedy, so we have got to keep those things going and keep people interested. It is the one big event. Moosomin has their rodeo and the fireworks out at the lake, and Whitewood has their rodeo and a couple golf tournaments, but in Kennedy it's just the rodeo, and that

is the one big function.

"Every year you look at the books and you look at numbers and you go into doubt, but somehow we keep pulling it off. The sponsors are a big thing and volunteers are the next big thing. Then when we get the audience there, they are the ones that keep encouraging us to do it, just seeing how many people actually will come out whether it's rain or shine or so hot that you can't breathe—they're still there for us.

"It's a huge undertaking, and when you see Saturday afternoon that the grand stands are empty and within half an hour all of a sudden they are packed full, that gets your blood going and you know it is going to be a good year. And then by Sunday at 1 pm everyone is packed into the rodeo grounds and you can't find parking anywhere and you know it is going to be a good weekend and it keeps your head above the water and keeps you wanting to keep doing it."



A steer wrestler at last year's rodeo.

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USask-led group awarded \$1.65 M to train young scientists for expanding plant protein industry

BY USASK RESEARCH
PROFILE AND IMPACT

An interdisciplinary university group led by University of Saskatchewan researcher Michael Nickerson has been awarded \$1.65 million by the federal granting council NSERC to train a new generation of innovative plant protein scientists to help industry satisfy the exploding worldwide demand for meat alternatives.

"This major public investment in research and training presents a novel and exciting opportunity to leverage our university's expertise and investment in both agricultural research and agri-food and bioproduct development for a sustainable future," said USask Vice-President Research Karen Chad.

"By working across disciplines and institutions, and engaging with industry, this innovative project will provide young scientists with strong technical and leadership skills to advance the expanding protein ingredient industry," she said.

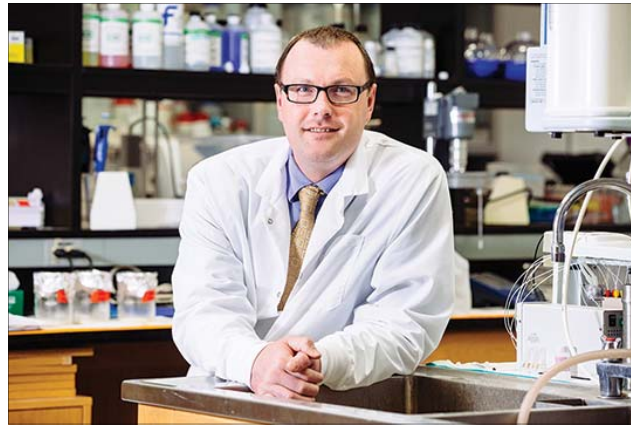
Nickerson said global demand for plant protein ingredients is expanding due to population growth, the high cost of animal-derived proteins, and a large group of consumers who've chosen a "flexitarian" diet—mostly vegetari-

an and meat only occasionally—for ethical and health reasons.

"This project is a huge opportunity for students, who will acquire the skills needed for a rapidly growing plant protein ingredients industry that needs graduates who can hit the ground running," said Nickerson, a professor of food and bioproduct sciences at the USask College of Agriculture and Bioresources.

"By incorporating four-month industry internships into the program, we will train scientists who will have a blend of leadership, science training and human dynamics, and an understanding of what issues really impact the development of the protein ingredient industry."

NSERC's six-year Collaborative Research and Training (CREATE) award includes eight co-applicants and 12 collaborators. The project, called Canadian Agri-food Protein Training, Utilization and Research Enhancement (CAPTURE), includes scientists from USask, University of Manitoba and University of Alberta, and aims to train 71 highly qualified personnel—10 PhDs, 44 master's students and 17 undergraduates. Including cash and in-kind support from the institutions, government, and in-



Michael Nickerson, a professor of food and bioproduct sciences at the USask College of Agriculture and Bioresources.

dustry partners, the investment totals \$4 million.

"In addition to plant proteins having huge implications for the health of Canadians, there will be considerable economic and social benefits to Canada as we diversify ingredients and foster innovations in the food industry," Nickerson said.

Efforts of Prairie governments to build a strong value-added plant-ingredient processing sector have been effective, said Nickerson who holds a Sas-

katchewan Ministry of Agriculture Strategic Research Chair in Protein Quality and Utilization.

"There's a huge wave of industry investment happening across the Prairies, whether it's Roquette building a huge pea protein fractionating plant in Portage la Prairie, Verdient Foods investing in a plant in Vanscoy, or the involvement of big players like AGT Food and Ingredients," he said.

As processing plants expand and more players

come on stream, companies can't find enough highly qualified personnel with not only technical and scientific knowledge, but soft skills such as leadership, project management, communications, and creative thinking, Nickerson said.

Trainees will focus on five key research areas:

- Improving the quality of protein feedstocks;
- Developing innovative dry and wet fractionation (separating crop seeds into protein, starch and fibre

components);

- Improving the properties of plant proteins to create new uses or increase nutritional quality;
- Developing value-added applications;

- Examining supply chain and market development opportunities for plant protein ingredients and identifying barriers to moving new ingredients to market.

CAPTURE also will help develop a protein research network on the Prairies where the feedstock is grown, said Nickerson.

USask resources such as the Crop Development Centre and Global Institute for Food Security, and facilities such as KeyLeaf, Agriculture and Agri-Food Canada, and the National Research Council, make Saskatoon a great hub to build a protein network, he said. The group is also working with provincial food development centres and integrating with the industry-led Protein Industries Canada (PIC) supercluster.

"Building this protein network is really important because it will make us that much more ready for when the protein supercluster comes online, not only with our students but in research collaborations among the group's industry interactions," said Nickerson.

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JOHN DEERE

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Conexus accepting offers for Spy Hill branch, other branches

BY KEVIN WEEDMARK
Conexus Credit Union is accepting offers for the Spy Hill branch and other branches that are being closed.

Conexus has published a Request For Offers this week. Nicole Westerlund, Manager of Public Relations for Conexus, says "We're entertaining all offers. We're open to individuals and organizations or businesses making of-

fers. We wanted to put it out to the community. We are definitely looking for something that provides a clear benefit to the community—that would be ideal—but we're putting it out there to see what

comes up." She said Conexus will look at the offers and decide on a case-by-case basis in each community which offer to accept. Westerlund said some potential buyers have ex-

pressed interest in some of the properties, and Conexus decided to come up with one process to sell all the properties. "There has been some interest," she said. "We wanted to formalize the

process before we entertained any opportunities, and make it a fair process for everyone in the community. We're very excited to see what can come of this. We really think it's a great opportunity to find new uses for these spaces."

Anyone interested can go to the Conexus website to find out more about the properties being offered.

"We have on our conexus.ca website a member news page and there's a link there to access all of the information," said Westerlund. "We've outlined an overview of what we're doing here, and there are links to each of the individual properties with some information around the property itself, and the process for submitting a proposal."



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In Moosomin:

Pipestone Villas looking at assisted living

BY KEVIN WEEDMARK

Pipestone Villas is looking into two options for adding assisted living to its seniors independent living development in Moosomin.

Pipestone Villas consists of two 24-unit senior independent living buildings on Wright Road in Moosomin.

The initial plan was to develop a third building similar to the first two, but the board is now in discussions with two different companies about adding an assisted living component in the planned third building.

"There are two different groups that we're pursuing," said Wayne Beckett of Pipestone Villas.

"The idea is to do something with that third parcel of land that was meant for Phase 3. We're looking at options on whether it would be possible to provide a higher level of care, to complement the existing two buildings."

"It's a different level of investment than Phase 1 and 2," said Beckett.

Beckett said he believes it's clear that assisted living is needed in Moosomin. "I think it's pretty evident that the town needs that level of care," he said.

Change of plan

Becket says the Pipestone Villas board of directors has decided that assisted living would make more sense than the original plan of adding a third 24-unit building like the first two.

"Originally the plan was to build a Phase 3 the same as 1 and 2, but since we built the second one, construction costs have gone up significantly due to inflation and also due to building codes, so that has added some costs. To build a Phase 3, the building would be significantly more expensive than 1 and 2. Whether the existing shareholders have an appetite for doing a cash call to reinvest into that size of a property, that's a tough sell. To have a third building of what we already have might be hard to justify, but if we have a higher level of care, where they all complement each other is more easily justified.

"The original game plan of Phase 3 being the same as 1 and 2 is not likely going to happen, so we're going to look at this higher level of care that complements our existing facilities and meets a more immediate need for the community than just the standard Phase 3 building."

Opportunity for investment

The assisted living facility would be incorporated separately from Pipestone Villas, which may involve bringing in additional investors.

"Whatever this third phase entails, it would be a separate corporation, so it would be a separate group of investors, which could include existing investors in Pipestone Villas and new investors," said Beckett.

"If we decide to make any kind of investment, it will require outside investors."

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9AM - 1PM MBRA/SBRA BARREL RACING
Pre-Entries only to Kimberly 306-745-7638 or haniskim@hotmail.com no later than Wed, Aug 7th

10AM - 4PM Trade Show
in Curling Rink

1PM - 4PM STRA TEAM ROPING
Must be entered by noon day of. Entries to Brent 306-743-7987

1PM ANTIQUE TRACTOR PULLS
(No tractors newer than 1970 as well as not over 100HP, Draw pin required)
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1PM BEER GARDENS OPEN
4PM MUTTIN' BUSTIN'
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8AM - 11AM BRUNCH
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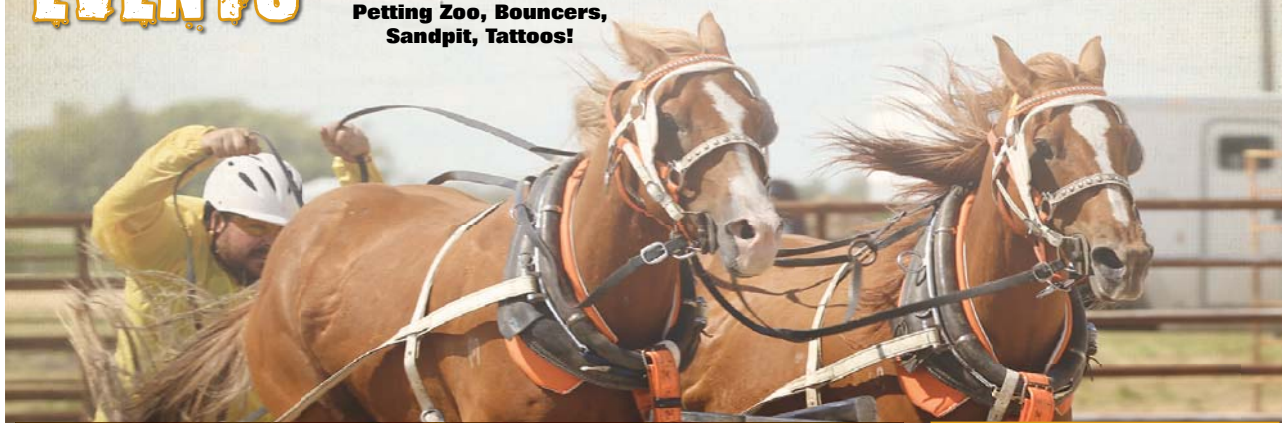
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Customers say Bra Lady took their cash

Over 100 customers say Barb Chapman—aka 'The Bra Lady'—took cash up front and didn't deliver the product. Her friend also says she left her on the hook with thousands in credit card debt

BY KARA KINNA

"The Bra Lady is coming to size you up" was the slogan for years in advertising placed by Barb Chapman, aka "The Bra Lady" and the owner of Bra Lady Inc, as she travelled from community to community, measuring women and promising to order them appropriately sized and better fitting bras.

Chapman operated her business for approximately 10 years. But in the last three years it appears things went awry for Chapman and her customers, who found themselves making payments up front for bras they never received, and hitting a dead end when they tried to contact Chapman to find out where their orders had gone. Many say Chapman didn't answer her phone or never return calls.

A quick search online reveals over 100 angry reviews from customers saying that Chapman took their money and disappeared, often pressuring her customers—who were often elderly—to buy at least three bras, and to pay up front.

The Better Business Bureau gives the Bra Lady an "F" rating, and lists 66 complaints filed against the business. The complaints date back to 2016.

Then, in January of 2019, the Better Business Bureau was informed that Bra Lady Inc was no longer in business. The business had folded, and Chapman had declared personal bankruptcy.

91-year-old Freda Fletcher from Moosomin was one of the customers who placed an order with the Bra Lady and never received her product.

She says Chapman came to her house on August 18, 2018 and measured her for a bra. Fletcher says she was less than impressed by Chapman's manner, who pressured her to buy three bras and demanded cash up front.

"I said I'm going to try it out, I never had it before," says Fletcher. "She said 'no, I want you to take at least two.' And I said 'no, I told you one.' And she wanted cash. And I said 'sorry I can't give you cash. I haven't got that much on me.'"

Fletcher says she ordered only one bra and paid by cheque. The total invoice, with the fitting, came to \$236.50. But the bra never arrived.

When Fletcher tried to phone Chapman, all she got was her voice mail.

"I phoned her and asked her how long it's going to be before I got it," she says. "I could never get ahold of her. Sometimes I tried calling twice a week. I thought, well maybe she will send it out. Nothing."

After months with no product, Fletcher eventually went to the RCMP. She says the entire experience left her feeling awful.

Moosomin RCMP say complaints have been filed about Chapman at several other detachments as well.

The reviews online are all similar. Customers are told they should order more than one bra, they pay up front, preferably in cash, and then never receive the product and never hear from Chapman again, or else hear from her but are given excuses as to why the product can't be delivered.

"I had this lady come into my home for a bra fitting," reads one review on the BBB website. "I ordered two bras from her costing \$486.80. After six weeks I contacted her as I had not received my order. She stated that delivery was 8-12 weeks and that the company were on holidays and were backed up. I then waited till around the 13th week as I still had not received my bras. Left a few messages, no reply back. Waited a few more weeks, tried calling again could not leave a message on her answering machine (mailbox full). I am 86 years old, and am very upset and disgusted that this could have happened. I trusted this lady to come into my home. Very disappointed that she would not even return my calls. She had no problem taking my money. No customer service from this lady and no bras!!!!"

"My aging mother ordered bras from the Bra Lady in May 2018, paid for them and has not received anything," reads another review. "On May 18, 2018 Dorothy, my mother, ordered bras from Barb . . . The total bill was \$515.20 paid by cheque the same day as the order. Cheque was cashed by the Bra Lady. There was no communication except the first call. Mother was told there was a problem with the factory, this was in June. We have left numerous voicemails to find out the status of the order and not one call has been returned."

Some customer say they paid as much as over \$800 and never received their product.

A friend no more

Valerie Saurette from Winnipeg knows Barb Chapman well. Saurette has been friends with Chapman on and off over the years since Saurette was 18. But they are friends no longer. After helping Chapman out financially a few times over the years, Saurette became a co-applicant with Chapman on a credit card on the condition the card be paid off every month. The end result was \$26,000 worth of debt, with Saurette left owing the balance, and Chapman disappearing from her life without a word.

Saurette eventually had to take out a loan to pay down the debt left by Chapman. It was the final straw for Saurette, who says she had lent Chapman a hand many times over the years, but never had anything like this happen to her.

"When I was about 17 or 18 years old I moved to Carman Manitoba. I was working at the Credit Union at the time and liked to curl and started curling, and Barb curled. So I got to



Freda Fletcher, 91, from Moosomin, was one of the people who says she paid Chapman for a bra and never received her order.



Valerie Saurette was Chapman's friend and says she was left to pay off \$26,000 in credit card debt left by Chapman.

know her on a personal level and she had a very abusive husband who was an alcoholic and they split ways," she says. "She was trying to raise two young children on her

own and she was selling Tupperware at the time.

"Barb has never really worked anywhere, she has always tried to invent herself through sales. I guess you could say I took pity on her and she seemed like a very nice lady, and I thought she's struggling, trying to raise two kids on her own."

"She dealt at the Credit Union and she would write cheques and there wouldn't be funds. So I would phone her and say 'Barb you need to get in here because if you don't they are going to bounce your cheques.' So that is kind of where the history started with her."

That was 49 years ago.

"I moved to Winnipeg about seven years later, and then moved to Vancouver for a few years, so we kind of lost touch," says Saurette.

"I moved back to Winnipeg and we kind of reconnected. And she had some health issues. She bought a condo on Kenaston. And she ended up forfeiting on that condo. She tried to sell it and couldn't and just walked away from it. So automatically her credit rating went in the toilet."

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Whitewood/Chacachas 20th Annual CCA/MRCA

RODEO

August 9 & 10, 2019

<p>FRIDAY</p> <p>Kids & Youth Rodeo <small>15 Years & Under - 10 a.m.</small></p> <p>CCA/MRCA Rodeo <small>Beginning at 7 p.m.</small></p> <p>Muttin' Bustin' <small>During Rodeo Intermission</small></p> <p>Slack <small>Following main rodeo</small></p> <p>Beer Gardens <small>5:30 p.m. to 2 a.m.</small></p> <p>KIDS BOUNCERS <small>Friday behind grandstands at rodeo grounds</small></p>	<p>SATURDAY</p> <p>Pancake Breakfast <small>Beginning at 8 a.m. - Rodeo Grounds</small></p> <p>Car Show & Shine <small>11 a.m. - Sponsored by Whitewood Dodge</small></p> <p>Farmer's Market & Craft Show <small>Beginning at 12 p.m.</small></p> <p>CCA/MRCA Rodeo <small>Beginning at 7 p.m.</small></p> <p>Wild Pony Races <small>15 Years & Under - During Rodeo Intermission</small></p> <p>Beer Gardens <small>2 p.m. to 2 a.m.</small></p>
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Customers say Bra Lady took their cash

Continued from page 40

"Of course I'm still feeling sorry for her because she's sick and can't work. So she came to me for some financial assistance, which I did. I had access to a revolving line of credit that I wasn't really using. So she started using that, I was advancing her funds out of that, and then it started to get out of hand, so I told her it needed to be paid off. Then she got caught up in a ponzi scheme.

"She was trying to get a quick fix to pay me back.

"Shoot me in the head, but I agreed to take out a credit card and have her as a co-applicant on the card. That was my first mistake. And that was probably 20 years ago.

"I didn't use the card but I activated it so I could watch her online because I told her I would do this under two circumstances. One was that it would be paid off in full every month. And that she would use it for business purposes only. That this was a business investment and not a personal investment.

"It started out okay. She was doing what I asked, she was paying it off. Then I got a new card and didn't activate it, but then I lost my online privileges to go and check the account, so I kind of left it again. And then around six years ago I started to get some bad vibes from her and started questioning her. Because I thought all this stuff that had happened to her should be history. It had been more than seven years, and in the financial world you should be able to get a credit card after seven years.

"So I started asking her to get her own credit card. She would give me all sorts of excuses. She lied to me so many times. And then I did get another card and activate it and

started getting statements, and at that point, the limit on the card was \$25,000, which I didn't know. I didn't authorize any increases on it.

"She kept giving me excuses and saying they've been after me to get a card for my business.

"She started selling lingerie years before that and she started selling china, and now she was into the bra business, and she incorporated her business and became the bra lady. And the stories she would tell me about how much money she was making, how wealthy she was and how lucrative the business was, and I thought 'good for you' until I started seeing the credit card not doing too well.

"So about three years ago, I said to her, 'why won't they give you a credit card?' and she said 'I don't know, they won't tell me why.'

"So I said 'I want you to make an appointment with your banker and I want to come with you.' And I came with her and she had four or five credit cards maxed out, she owed CRA. She told me she had money coming back from Canada Revenue Agency. She owed them \$40,000.

"I walked out of there in shock because she was maxed out on all these other credit cards. And the banker just looked at her and said 'you know why you aren't getting a credit card. Take a look at your credit rating.'

"So then I gave her an ultimatum. I said 'you need to find somebody else to back you, I'm done.'

"She basically had my back up against the wall. A number of times I gave her an ultimatum and gave her a deadline and said as of a certain date I'm cutting you off, I'm going to phone the Royal Bank, no more debits

going through this card and I expect you to pay it off. She said well if you do that, I have no way to run my business so we are both going to be screwed. You can't do anything about it.

"I have emails and texts going back and forth for two and a half years where she has lied to me consistently about what she's going to do to pay it off. She's going to take in a foster child, she has money coming back from CRA, she's going to sell her business.

"In October she just quit making payments on it, she wouldn't respond to my messages, and so we had to pay it off.

"So she didn't do anything illegal with me. I was stupid enough to do this for her. The betrayal I feel from this is just enormous. It's hard to understand someone you thought was your friend and you did all this for 50 years could just walk away from it and slap you with a bankruptcy. We are listed as a creditor on her bankruptcy."

Saurette says Chapman also lied to her about having a life insurance policy, among other things.

"Barb is 11 years older than I am. I was always worried with her on the road all the time, what if something happened to her," she says.

"She told me she had a life insurance policy, that she would designate me as a beneficiary in the event that something happened to her. It was for \$20,000. Her daughter Leanne was the beneficiary supposedly. She gave me a signed letter from Leanne saying she had this insurance policy and Leanne was signing over her rights as a beneficiary. So that day that I met her at the bank, before we met I said 'I want you to bring me a copy of that life insurance policy, I

want you to legally put me on as beneficiary."

"There was no life insurance policy. She lied."

Saurette says being left with Chapman's debt left her and her husband in some financial hardship.

"We went to our accountant and financial planner and we didn't happen to have \$25,500 laying around to pay it off," she says. "So we took out a loan and are paying \$804 a month for two and a half years to pay it off, and we're withdrawing the money on a monthly basis from our Registered Plan to make the loan payments. So at the end of the day, if you count the cost of borrowing, the withholding tax on that money through the RRSP and the increased level in our income, we are probably looking at closer to between \$45,000 and \$50,000."

Why did she do it?

Saurette says, when she

thinks about everything that Chapman has done, she doesn't believe Chapman is a con artist, but that she's simply incompetent when it comes with money.

"Her money management skills are terrible," she says.

"And then she started using the credit card for personal business as well. She'd go to the beauty salon, she'd buy so and so a present. You could see all these charges going through. And a number of times, I said 'please stop using it for your personal use because this is not what we agreed to originally.'

"I think to a certain degree she can't help herself.

"She worked hard when she was working, she would be gone for weeks on end and would have to come home and fill her orders. It wasn't that she didn't work hard, she just wasn't a smart business owner at all. And she

thought she was. She thought a lot about her company and her abilities. In her own mind she was successful and she flaunted that quite a bit. She would talk about how she was in the six figure income level and that wasn't true, but she wanted it to be, maybe.

"I think she is financially a mess. I think that's what it is."

Saurette says she'd like Chapman to take responsibility for her actions, but she doesn't believe anyone will get any money back.

"You can't draw blood from a stone. She should be held accountable for what she did, and maybe she has accepted responsibility for what she's done, I don't know. I don't want her to have a heard attack over this or anything, but nothing is going to come of it. I'm not going to get anything out of it. I know I'll never lend anybody money again, unless it's family who really needs it."

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Gehl making his mark in mixed martial arts

BY KARA KINNA

Esterhazy's Zach Gehl is only 18 years old, but already the young adult is making his mark on the mixed martial arts scene.

Gehl has earned three world medals for his skills, and has had 97 titles or podium places since 2014 at various provincial, national and international competitions. He's also the first ever Saskatchewan martial arts sports hall of fame competitor inductee. And when he's not practicing his skills during the week, he's off to competitions on the weekends.

Gehl says he started into mixed martial arts when he was 13 years old as a way to give himself more confidence.

"In the last four years I've competed in mainly Brazilian jiu-jitsu, kick boxing, wrestling, and I have done a couple of tournaments with mixed martial arts," he says.

"I started when I was 13 because I was having some trouble at school getting bullied. My parents thought that it would be a good idea for me to get into martial arts for the self-defense aspect and the self-confidence.

"I started it and really loved it and I've been doing it for four years now, and I'm at 97 medals after the whole journey, so it's been a great journey."

Gehl has taken his passion so far as to earn medals at the international level.

"I've competed on the world stage. I started provincially, then nationally, and now I'm competing internationally. My last fight was in Reno and I've been to Vegas, Minneapolis, New Orleans, Chicago—all over."

Gehl graduated this spring, and says his plan is to work towards going pro.

"After high school I'm definitely wanting to bring it to the next stage where hopefully I can become professional and hopefully get to the UFC—that level is the goal," he says.

What is it that Zach loves about martial arts so much?

"I was originally in team sports like football and that never really clicked with me, but getting into martial arts, it's an individual sport, so there is no way that someone can lose for you or win for you," he says. "It's only you against another opponent, but you have complete control of what happened, so that's definitely been a huge reason why I've decided to take this path, because it's just one-on-one competition and it's just something that really jives with me."

Gehl says, like any other sport,



Left: Zach Gehl at the Vegas NAGA championships after winning both Gi and no Gi grappling divisions.

Above: Gehl walking out to fight in his recent Reno fight to win pro.

Below: Gehl winning the teen Minnesota Valhalla combat grappling championship.

he started small and built up his skill level.

"My first year of competitions was all local tournaments. This is kind of like the story where you start at the bottom, because the first year I didn't win one match or win any medals. Eventually you start figuring things out and

just keep training, and training five days a week, and you kind of just get to a point where you start learning.

"It was tough for me because I'm a really bad dyslexic so that really threw a wrench into learning because it is hard with the co-ordination, but after a year it

really helped, and martial arts started clicking and I was able to figure it out, and I'm here now."

Gehl says he knew right from his first class that he liked the sport.

"Obviously the first class you don't know what you're doing but after it I was like 'you know, this is really great.' It was something that I need to keep doing. You find what you like to do and you just stick with it."

Gehl says his biggest accomplishments to date are three world medals. He says some of his latest fights, like the one in Reno recently, were also big accomplishments for him. Even though he didn't win, his competitor was 10 years older than him, and fighting at a high level, which makes him realize he has the potential to compete.

"Just being able to compete in this level is amazing, and then to win medals at it is even better," he says.

Gehl says his fight in Reno was the fourth of its type—an invitational fight in the adult bracket. "They call you and put you up against the best guy that they can find," he says.

What kind of training and time commitment is needed to compete at this level?

"In an entire week, I actually did calculate this, and it was 27 hours a week that I train, and that's including grappling, striking, mixed martial arts and strength and conditioning training.

"My school has been very accommodating because in the afternoon, after lunch for the last three years, I have correspondence classes on the computer, and I can do that and work around my schedule.

Continued on Page 43



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Gehl making his mark in mixed martial arts

Continued from Page 42

"Any time that there is a competition, pretty much anywhere, in jiu-jitsu or kick boxing or another martial art, we're going to it. In the past three years we've put 336,000 km on our car just driving to all these competitions and training. Basically almost every weekend I'm doing some sort of competition."

What is the ultimate goal for Gehl?
 "Definitely it would be to get to the highest level, which would be the UFC, to

be one of the best in the world in fighting—that's definitely the level I would like to be at," he says.

Gehl knows that more training will be needed to get to that level, which is why, now that he's graduated, he's planning to head south for more training in the States.

"To get to a level like that you definitely have to have amazing training camps. I've already decided where were going to go for it, and it will be the MMA Lab in Phoenix, Arizona. I've already been there once

for a week, so I'll be travelling there for each one of my big fights when they come up."

"After I graduate high school, then I'll have time to train even more, and down there (at the MMA Lab) it is a super high level gym. There are UFC fighters in every class and there are classes all day where you train, and it is one of the best schools to go to to learn martial arts."

Gehl says he'll be travelling there about once a month.

From a kid with a lack of confidence to where he is today, Gehl says he's learned a lot since embracing mixed martial arts.

"Dedication to something really pays off," he says. "I've also learned that hard work beats natural talent and skill, because as I said, I started as a small guy with dyslexia that was getting bullied and I'm at this level now. So I guess the main thing is, if you dedicate yourself to something you can basically accomplish anything!"



Left: Zach Gehl with all the medals he has won in jiu jitsu, wrestling, kickboxing and MMA.

Above: Gehl wins a fight in Oklahoma City.



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