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Outstanding!

There is some good news coming out of the Sumas Prairie after all. Tracey and Ray Bredenhof of R&T Farms were named Canada's Outstanding Young Farmers at a ceremony in Saskatoon last month. The story, and how their poultry barn narrowly escaped being flooded, is on page 11. RONDA PAYNE

Flood recovery begins

Relief package coming

KATE AYERS & PETER MITHAM

ABBOTSFORD – The floodwaters have largely receded in the Lower Mainland following the string of atmospheric river events in November, but farmers across southwestern BC now face the monumental challenge of recovery and rebuilding.

“People are returning to their homes now and they’re feeling really overwhelmed with what’s before them,” says BC agriculture minister Lana Popham. “The biggest job we have right now is making sure we get the AgriRecovery applications out in the new year.”

Staff at the emergency operations centre were organized into teams to assist

See **FINANCIAL** on next page ➔

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Insurance under scrutiny

PETER MITHAM

ABBOTSFORD – BC residents suffered significant losses this year as wind, wildfire and floods walloped their farms and properties.

But insurance payouts will cover just a fraction of these losses. According to the Insurance Bureau of Canada, total insurable losses as of mid-December totalled less than \$650 million.

“A brand new farm building should have coverage,” says Rosy Mounce, a commercial risk advisor

with insurance broker Capri CMW in Salmon Arm. “But an older one isn’t going to, so it’s a matter of going through and saying, okay, what kinds of coverages are available to you, what do those cost?”

The narrowing of options for farm insurance in recent years, largely as a result of the massive wildfire seasons of 2017 and 2018, have left farmers exposed.

“With farm insurance in general, there’s not nearly as many options for insurance as there is for a house in a subdivision, for example,” she

says. “As we see this increase in extreme weather, we have to start looking further ahead and plan how to be smarter about this. How do we prevent claims as much as possible?”

She says this may involve taking steps to mitigate risks to property as well as understanding the value that insurance provides. Self-insuring – setting aside cash to cover potential losses – may make sense in certain circumstances.

See **INSURANCE** on next page ➔

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