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Good land at risk

Ottawa's plan for Surrey farmland raises alarm

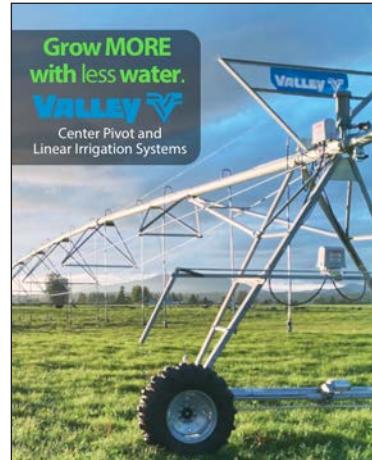
PETER MITHAM

SURREY – This spring's cool, wet weather has made it difficult for farmers to get on fields across the Lower Mainland, particularly in low-lying areas of Delta and on Sumas Prairie.

But in Campbell Heights, the Heppell family was seeding its 220 acres in early March – a little bit later than usual, but earlier than most others. Good drainage and a warm microclimate makes it among the first fields seeded in Canada each year and the

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Saving farmland

Tristin Bouwman, left, and Tyler Heppell say the 220 acres the Heppell family farms in Surrey's Campbell Heights is irreplaceable. It's one of the first to be seeded and the first to supply the BC market with potatoes, carrots and cabbage. They're petitioning the federal government to work with the province to include the land in the province's Agricultural Land Reserve to maintain its agricultural integrity. RONDA PAYNE

Borrowing costs rising

KATE AYERS

ABBOTSFORD – Three increases this year to the Bank of Canada's overnight lending rate are raising financing costs for farmers.

The central bank's benchmark rate increased to 1.5% on June 1, six times what it was at the start of the year. Prior to the first increase in March, the benchmark rate had been 0.25% since March 27, 2020.

Higher interest rates typically aim to cool inflation, but they also boost borrowing

costs.

Unfortunately, producers vulnerable to higher borrowing costs have limited options for mitigating the impacts at this point in the season, says Farm Credit Canada chief economist J.P. Gervais.

"There is not a whole lot that you can do beyond what you would already be expected to do," says Gervais, encouraging farmers to "continuously evaluate the return on applying fertilizer, maximizing yields."

The impact of rising interest

rates depends on farmers' mix of short-term and long-term debts.

"You have short-term operating loans, which many farmers would have to use for buying their inputs and getting their crops. And then, of course, you've got more intermediate loans like machinery loans and then long-term [loans] like mortgages for land and other larger investments," says James Vercammen, a professor with a joint appointment between

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