

May 14, 2021

Blend Price: The average price paid to New Brunswick producers who shipped milk in April 2021: **\$82.38/hl or \$19.29/kg of BF** for milk containing: BF **4.2704** kg/hl, Protein **3.2661** kg/hl and LOS **5.8571** kg/hl.

Quota Exchange Deadline:

June 1, 2021 4:00 pm
Please email bids to quota@nbmilk.org

Credit Exchange Deadline

May 18, 2021 4:00 pm
Please submit credit bids/offers on DFNB Portal at www.nbmilk.org

The DFNB office is closed . Staff continue to work from home and have access to their voicemail at 432-4330 and will return your calls.
Marilyn Michaud Ext 101
Veronica McEwen Ext 102
Lindy Brown (proAction) Ext 104
Ashley Baskin Ext 105
Steve Michaud Ext 106
Luke Chase Ext 107

A drop box is provided outside the office should you wish to drop off quota forms or other information in person.

Email: Please provide an email to keep up-to-date on your industry.

NB Mental Health Chimo Help Line:
1-800-667-5005

DFNB BOARD OF DIRECTORS

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|--|-----------------|
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P5 Message –Quota Increase

Based on the analysis of further anticipated market requirements for the balance of 2021, the P5 Boards have agreed to increase the saleable quota allocated to P5 producers by 1.5%, on June 1, 2021.

The P5 provincial boards' primary objective is to continuously monitor the milk market situation and meet demand in the most optimal way. Given these uncertain times we will continue to adapt production signals to address market changes, as required.

Cost of Production vs NB's average

A new addition to the producer statement since February has been the average Cost of Production as well as the NB 12 month average blend in standardized hectoliters. Since this addition we have received several questions on what contributes to the discrepancy between these two numbers. As you can see from the table below in April the difference between COP and the 12 month average was approximately \$5.22.

| | |
|------------------------------|---------------|
| COP/CdeP October 2020: | \$80.76 |
| NB 12 Month Average (std HL) | \$75.54 |
| Difference | \$5.22 |

Several factors contribute to this difference and they can be seen in the second table below. These factors are reflected in the average price paid to producers but not reflected in the COP. The cost for market development listed are related to growing

the market as well as disposal of bi-product related to marketing butterfat. The 2% price increase from February is not yet fully realized in the 12 month average . The last contributing factor listed is the difference between the increase that we received in February as compared to what exceptional circumstances determined our price increase should have been. The difference between COP and expected revenues was 4.71% and therefore an increase matching this could have been requested. However because an increase of only 2% was given in February producers essentially left \$2.00/hl on the table. This information was presented at the spring meeting on April 28th, a recording of this presentation can be found on the DFNB website.

| | |
|---|---------------|
| Market Development | \$1.20 |
| Price Increase Feb, 2021 (2%) | \$1.46 |
| Difference between calculated increase and actual increase (4.71%-2%=2.71%) | \$2.00 |
| Total | \$4.60 |

Dairy Farmers of Canada supports establishment of a 'Grocery Code of Conduct

Dairy Farmers of Canada welcomes with great interest the 'Grocery Supply Code of Practice for Canada' proposed by Food, Health & Consumer Products of Canada (FHCP) and Empire Company Limited. If adopted, a code of conduct of this nature would bring greater balance to supplier-retailer relationships, improve competition in the grocery retail environment, and foster greater collaboration throughout the food supply chain.

In recent years, some retailers have increased pressure on suppliers by imposing arbitrary and unreasonably harsh fees and penalties and making unilateral changes to supply agreements. If left unchecked, these practices could hamper product innovation, reduce product variety, and generate unnecessary costs, with a negative impact on dairy farmers, processors, independent grocers and consumers alike.

Countries such as Australia, Ireland and the United Kingdom have already recognized the benefits of adopting such codes of conduct, which promote transparency, predictability and openness in the food supply chain.

Dairy Farmers of Canada is supportive of this kind of proposal and expresses its desire to participate in any future consultations on this issue.



Find us on Facebook and Instagram to see how we show our commitment to our consumers!

Dairy Farmers of New Brunswick

Quota Exchange for May, 2021

| | Price in Dollars | # of Sellers | Kgs Offered By Sellers | Total Cum. kgs | Difference Between Sellers/Buyers | Total Cum. kgs | Kgs Wanted By Buyers | # of Buyers |
|---------------|------------------|--------------|------------------------|----------------|-----------------------------------|----------------|----------------------|-------------|
| QESP | \$24,000.00 | | .0 | .0 | 761.0 | 761.0 | 761.0 | |
| TOTALS | | 0 | .0 | | | | 761.0 | 31 |

QESP = Quota Exchange Selling Price

QESP = Le prix de vente de quota

.0 of 761.0 kgs wanted at or above the Quota Exchange Selling Price of \$24,000.00 were purchased.

.0 des 761.0 kilos demandé au prix de vente de \$24,000.00 ou au dessus ont été acheté.

There was a total of .0 kgs offered for sale and total bids to purchase of 761.0 kgs.

Il y avait un total de .0 kgs proposés à la vente et

Next Exchange closes at 4:00 p.m., Tuesday June 1, 2021
Results are available Friday June 4, 2021
Tel. : (506) 432-4330 Fax: (506) 432-4333 Quota: (506) 432-4330

| Month | May | Apr | Mar | Feb | Jan | Dec | 6 month avg. |
|-----------------|-----|----------|----------|----------|----------|----------|--------------|
| Clearing Price | \$0 | \$24,000 | \$24,000 | \$24,000 | \$24,000 | \$24,000 | \$24,000 |
| Kgs on Exchange | .0 | 102.1 | 1.7 | 1.6 | 3.2 | 4.6 | 22.6 |
| Kgs by Transfer | .0 | .0 | .0 | 68.3 | .0 | .0 | 11.4 |

NB Domestic Milk Pool

| Domestic Market | Butterfat Quota | Butterfat Shipped | Fill Rate | Butterfat | Protein | Lactose | HL | Under SNF Incentive |
|-------------------------|--------------------|------------------------|-----------------|------------|-----------|----------------|--------------|---------------------|
| April 2021 | 545,190 | 567,702 | 104.13% | \$10.6575 | \$9.5101 | \$.9919 | \$82.38 | |
| Dairy Year | 4,864,029 | 4,988,098 | 102.55% | \$10.8162 | \$8.8410 | \$1.3795 | \$83.07 | \$247,205.60 |
| Marginal Market | | | | | | | | |
| April 2021 | | 852 | | \$.0000 | \$.0000 | \$.0000 | \$0.00 | |
| Dairy Year | | 5,227 | | \$.0000 | \$.0000 | \$.0000 | \$0.00 | |
| Deductions & SNF Ratios | Transport | Promotion | Admin | Lab Fee | Total Ded | | SNF Ratios | Target Ratio |
| | Per HL | Per Kg of Total Solids | | | Per HL | | | |
| April 2021 | \$2.90 | \$.1139 | \$.0635 | \$.0067 | \$5.37 | Current Month | 2.1364 | 2.2937 |
| Dairy Year | \$2.72 | \$.0883 | \$.0642 | \$.0067 | \$4.85 | Past 12 Mo's | 2.1642 | |
| Components & Quality | Somatic Cell Count | Standard Plate Count | Lab Past. Count | Butter Fat | Protein | Lactose & O.S. | Total solids | Rejected Loads |
| April 2021 | 173,728 | 5,495 | 106 | 4.2704 | 3.2661 | 5.8571 | 13.3936 | 0 |
| Dairy Year | 183,680 | 6,962 | 166 | 4.2437 | 3.2677 | 5.8517 | 13.3631 | 0 |

Monthly average \$/HL above is determined by dividing the total component value by in-quota production where as the monthly average displayed on the producer statement is determined by dividing total component value by total production.

DAILY QUOTA TRANSFER ORDER

Section 3 b) j); Producers must pay the Board the QESP for the Daily Quota so purchased on or before noon of the **20th day of the month or noon of the first working day thereafter if the 20th falls on a holiday or weekend**. Payment received after that is subject to a **2% penalty** applied on the value of the purchased Daily Quota and deducted from the producer's statement. The producer will also be **prohibited from purchasing on the following month's exchange**. If payment is not received by the last working day of month, that purchased quota will be revoked and be offered for sale on the next month's exchange. Any losses incurred from the resale of the revoked Daily Quota will be charged back to the producer along with an additional **2% penalty**.

April 2021 Credit Exchange — \$10.00/kg

19,269 of 19,715 kgs wanted at or above the CESP were sold.

Producers above -10 days of credits are eligible to buy credits. Producers below -10 days of credits are eligible to sell credits.

Please review your statement to determine kgs eligible to sell / buy on the next Credit Exchange.

****DFNB encourages all producers to submit credit bids/offers on the Portal at www.nbmilk.org - click on LOGIN link. ****

Forms are also available by logging into the DFNB website.

Email to submit forms for bids/offers on the Quota Exchange: quota@nbmilk.org

Please provide DFNB with an email at nbmilk@nbmilk.org to keep up-to-date on important dairy industry news.

Regulation 2010-19 under the Natural Products Act <http://laws.gnb.ca/en/ShowTdm/cr/2010-19/>

Plans for construction, extension, alteration, installation or replacement

50(1)Plans for the construction, extension or alteration of a dairy farm, including a dairy barn, milking parlour or milk house, shall be submitted to the Commission or an inspector for approval before the work is undertaken.

50(2)Plans for the installation or replacement of a farm bulk tank shall be submitted to the Commission or an inspector for approval before the work is undertaken.

50(3)Plans for the installation of automatic milking systems shall be submitted to the Commission or an inspector for approval before the work is undertaken.

Quota Exchange Procedures

Bids/Offers must be submitted on forms provided prior to **4:00 p.m. on 1st working day of month**. All bids **must be accompanied by confirmation of funds from your lending institution if bid is greater than prior month's "Due Producer"**. Producers will not be allowed to combine their "Due Producer" amount with their confirmation of funds from a financial institution to bid for quota equal to the combined amounts. Bids or offers **above \$24,000 will not be accepted**. Producers selling all of their quota on an exchange will be subject to a security deposit of \$1000/kg that will be returned 30 days after effective date of the transfer.

Credit Exchange Procedures

Bids/Offers must be submitted on forms provided prior to **4:00 p.m. on the 2nd working day after the 15th of the month**. Results are available on the morning of 21st. Producers exiting industry may purchase/sell credits one month following effective date of sale. *If you do not receive your statement in time, please call the office and we will fax /email it to you.*

Milk Penalty Funding

Pro-active funding: Producers advised of second or subsequent milk quality infraction, prior to a penalty assessed, is allowed to offset, **once per year**, cost of a visit from milk quality technician to a **maximum of \$750** effective November 1, 2019. Producers may apply for funding by forwarding paid invoices to DFNB.

Minimum Quota Holdings Policy

The Board will cease picking milk up when the farm's total daily quota falls below ten (10) kgs.

Group Insurance Rates

The Co-operators, Group insurance:
Monthly Single Coverage: \$113.16
Monthly Family : \$335.84
Questions regarding claims, rates or enrolment? Please call:
Emily Murphy: 506-850-1643;
Emily.Murphy@gotoinsure.ca
David Scott: 506-458-1220
david.scott@gotoinsure.ca or
toll free: 1-800-235-7577

Weekend/After Hour Quality Milk

Problems: Should a producer require alternate transportation due to **quality related concerns**, Agropur will now be the first contact (**432-0476**). *If no answer, please leave a message.* Agropur personnel will advise of DFNB's policy with respect to extra transportation costs.

Weekend/After-Hour Service:

Please call **432-4330** and leave a **message with staff**.

DFNB Website: Producers may log in using their username and password. Please contact the office if you are having difficulty signing in.

April 1st Quota increase 0.93%

Producers will notice that the 1% increase that was to be issued on April 1st was only issued as a 0.93% increase. The reason for this discrepancy was to correct for an error from the February 2020 increase that resulted in a over issuance of quota. This error is now correct and producers can expect to receive the full 1.5% increase in June 2021.

DFNB Scholarships

Dairy Farmers of New Brunswick is offering **three (\$1000) Scholarships** in the hope that the young men and women who benefit from these scholarships will become tomorrow's contributors to agriculture in this province.

(1) Dairy Farmers of New Brunswick Scholarship

- Applicant must be a resident of the province of New Brunswick.
- First-year applicants must be accepted in an approved **technician or technology** program in order to be considered.
- Applicant may be entering any year of a **Technician or Technology** diploma or Certification program **relating to Agriculture or Dairy** at college, including (but not limited to) plant and animal science, farm management, farm technology, field technology, etc

(2) G.B. Whalen Memorial Scholarship

- Applicant must be a resident of the province of New Brunswick.
- Applicant must be enrolled in a university degree program **related to agriculture or the dairy industry**, including but not necessarily limited to plant and animal science, agricultural engineering, veterinary science, agricultural economists, etc.
- Applicant must be entering **second, third or fourth year of study in an approved university degree program**.

(3) Dairy Farmers of N.B. Memorial Scholarship

- Applicant must be a resident of the province of New Brunswick.
- Applicant must be enrolled in a university degree program **related to agriculture or the dairy industry**, including but not necessarily limited to plant and animal science, agricultural engineering, veterinary science, agricultural economists, etc.
- Applicant must be entering **first year of study in an approved university degree program**.

Application Forms may be obtained from the DFNB office at 432-4330; or email: nbmilk@nbmilk.org

All documentation **must** be received by **May 21, 2021**.

proAction Update

Environment Module Clarifications:

As a reminder, one of the requirements of the Environment Module is that you have a valid Environmental Farm Plan (EFP). The validators will only be verifying that the EFP is valid at the time of the validation. Validators will not be looking through the contents of the EFP as it is a confidential document.

Question 5 of the Environment Module is "Do you manage nutrients on your farm to make optimal use of manure and/or fertilizer on land?". To meet this requirement, you must **either** have a valid Nutrient Management Plan **OR** soil test all fields receiving manure or fertilizer every 3 years. A Nutrient Management plan is not a requirement, but an option to meet this requirement however soil sampling is acceptable as well.

Environment Questionnaire Now Available on NEAS:

One of the requirements of the Environment Module is to complete the Environmental Questionnaire on soil health, greenhouse gases, biodiversity, silage seepage and plastic waste. The questionnaire must be completed online, on the NEAS website, which is the national system for managing proAction.

Your coordinator will be sending you an email in the coming weeks with the website and your login information for the NEAS. If you do not have access to the internet or are not comfortable completing the questionnaire online, contact your coordinator to discuss other options. The questionnaire must be completed prior to your validation.

Spring Meeting Recap

DFNB held its spring meeting virtually on April 28th. Following the presentation the 88 participants were separated into five break out groups where they were asked to have discussions on the following topics; #Buttergate, Processing, Mental Health and COP. DFNB would like to thank those that participated in the discussion groups, the board looks forward to reviewing the feedback at their May 26-27th board meeting.

SERVICES

Maritime Quality Milk: www.milkquality.ca

NB Research & Productivity Council (RPC) 452-1212

921 College Hill Rd, Fredericton NB

Composition testing: Jill.Hay@rpc.ca

Microbiology testing: Corrie.Maston@rpc.ca

Quality Milk Management: Don Anderson 432-5598 or udder1@nb.aibn.com

Antibiotic Testing: Agropur Cooperative. 432-1950, Ext 245. Sample bottle to include Name, Producer#, Email, Phone #, Cow#, Drug Used.

Livestock Development: 433-0509 brian.macdonald@gnb.ca

Dairy Specialist: 434-5755 david.dykstra@gnb.ca; @NbForage

Livestock Development Officer: 506-426-6376 dorothee.blanchet-brochu@gmail.com

Milk2020: <https://www.milk2020.ca/>

Milk2020-Aqua Cow Rise: 432-2001

Dairy Farm Financial Tracker - Producer Developed App:

The App is available to all producers through Milk2020 tab in the producer login on the DFNB website.

Agricultural Alliance of NB: <https://www.fermenbfarm.ca>

NB Environmental Farm Plan

John Russell 452-8101 or 381-2887 john@fermeNBfarm.ca

AgriStartNB: <https://www.agristartnb.ca/>

A "one-stop shop" for prospective farmers

Canadian Dairy Commission: <http://www.cdc-ccl.gc.ca/>

Dairy Farmers of Canada News Centre:

<https://www.dairyfarmers.ca/news-centre/document-library>

Dairy Farmers of Canada Swag Store:

<https://dairyfarmersofcanada.ca/en/canadian-goodness/blue-cow-shop>

Hoof Trimming: E. Duivenvoorden 433-1864

Peter Jones 866-0531

Custom Forage Harvesting: kingscountychopper@gmail.com

Bob Calve Prices : <https://app.milk2020.ca/beefreport/default>

Dairy Farmers of Nova Scotia newsletter:

<https://www.dfns.ca/resources-links/newsletters/>

Milk Producer magazine: [http://www.milk.org/Corporate/](http://www.milk.org/Corporate/Content.aspx?id=1941)

[Content.aspx?id=1941](http://www.milk.org/Corporate/Content.aspx?id=1941)

Le producteur de lait québécois magazine

<http://lait.org/en/our-organization/the-magazine/>

Atlantic Dairy Industry Central Events

<https://www.valacta.com/en-CA/atlantic-dairy-industry>

Jeff Gunn at jgunn@valacta.com ;

Brian MacDonald brian.macdonald@gnb.ca

NB Mental Health Chimo Help Line:1-800-667-5005;

Crisis Services Canada: 1-833-456-4566 Available 24/7/365

Or text 45645 4 pm-12 am

<https://www.crisisservicescanada.ca/en/thinking-about-suicide/>

<https://www.fcc-fac.ca/en/community/wellness.html>

Transportation

Eagle Transportation: 432-9128 Ext 284; (Cell) 432-0476

R.F. Mason Ltd.: 435-0500

Veronica McEwen: 432-4330 Ext. 102; (Cell) 432-0092

Additional Pickups: Producers can request (if bulk milk transporters have the equipment / capacity) up to 45 pickups over 24 months at an extra charge of \$2.00 per hl over monthly transportation rate and between 46 and 90 everyday pickups over 24 months at an extra charge of \$4.00 per hl over monthly transportation rate. The \$2.00 and \$4.00 per hl will be the minimum charge. If additional equipment has to be dispatched, the charge will be equivalent to the actual transportation costs.

Bulk Milk Tanks: All bulk milk tank calibrations will be coordinated by DFNB staff. Please call 432-4330 to add your farm to the schedule if you are planning on installing a new tank this year.

Before replacing your bulk milk tank, note: New tanks of 1000 US gallons (3780 liters) must have a minimum outlet of 3 inches with a butterfly valve; New tanks less than 1000 must have a minimum tank outlet of 2 inches with a butterfly valve; **Used tanks of any size must have a minimum tank outlet of 2 inches with a butterfly valve.**

DFNB Driveway Policy and Portal Maintenance

To provide adequate accommodations for your milk pickup and to ensure no interruptions are experienced; we draw your attention to these items:

Driveway needs:

-to be clear of debris, silage, mud, snow and manure

-to have barricade for hazard areas during spring thaw and provide adequate hard surface travel for the truck at all times

-to have properly plowed and sanded travel areas

Hose portal needs:

-to be clear of debris and all rough edges must be resurfaced as to not damage milk hoses during pickups

-proper shoveling during winter pickups to allow pickup drivers the ability to use the hose portal at all times

Transporters would like to remind producers to provide paper towel and soap in the milk room.

Advertising Rates:

Active producers may submit dairy related word ads at no charge. For other parties, the monthly rates will be \$400 (full page), \$225 (½ page), \$120 (¼ page) and \$65 (1/8 page). All ads must be received by 8th of the month.

Wanted

Looking to move to the Maritimes to dairy farm. We are Jasper and Brechje Krabbenborg and together with our three young children, we are looking for a new opportunity in dairy farming. We are looking for a farm in the 100 to 175 kilo plus range, preferably with older buildings. We are ready to get started. If you are interested or for more information, please call 1902-243-3110 or email: brechjeroosendaal@gmail.com

For Sale

2004 2500 Gallon Glacier (Dairy Cool) Milk Tank: Very good condition. Please call 506-756-0773

Springing/bred heifers due in late April to mid June. Call or text 506-476-1125

Big square bales of silage for sale: Alfalfa and Timothy mix. 3x3x6 19% protein \$135/bale. Big square bales of wrapped hay \$135/bale. Round bales of wrapped hay \$125/bale. Can arrange full and part load delivery directly to farms. Jens van der Heide 506-851-1793

Double 8 Boumatic milking parlor with take offs, index, and metering. All dismantled and ready to go. Located in Havelock. Call or Text Trevor Constantine @ 1-506-381-7261 for more information.

Dairy farm: (inactive 2 years with no quota) located at 11 Siegas Road, NB. With milking equipment, new & used heavy machinery, building and 575 acres, 60% cleared. House with pool. 445-3032 (French- Lisa or Paul)

Dairy Farm: Farm for sale in Cornhill, 2333 Rte 890. Total acres 289, 225 cleared, 64 kgs of Quota. Can be purchased with or without quota. Contact Mike at 506-756-8242 or Manuel at 506-588-3450.

Upcoming Events

DFNB Board Virtual Meeting:

May 26-27, 2021

Incentive Days 2021

The following incentive days for 2021 were announced by the P5 on January 21, 2021.

August: 1 day—September: 2 days—October: 2 days—November: 1 day.

Upcoming changes in the P5

As a result of the P5 quota policy review that was conducted during 2019, several changes have been approved and will be implemented over the next 32 months. These changes will first affect the producer payment methodology and then the producer production flexibility sleeve. A list of these changes, as well as the implementation dates, appear in table below.

| | |
|------------------|---|
| January 1, 2020 | The SNF:BF Ratio was reduced from 2.35 to 2.30 |
| February 1, 2021 | New Producer Payment Methodology implemented in PEI, NB and Ontario in February. Quebec & NS to implement August 1, 2021. |
| August 1, 2022 | Credit day limits will go from +10 and -30 times DQ to +10 and -15 times Daily Quota |

If you have any questions, please contact Ashley Baskin, Policy Analyst—Office: 432-4330 ext 105; Cell: 435-0077 or email: ashley@nbmilk.org

Quota Exchange Payment Deadline Change

At their January 26th board meeting, the directors of DFNB made the decision to amend the Daily Quota Transfer Order section 3 j) to the following:

*“Producers must pay the Board the QESP for the Daily Quota so purchased on or before noon of the **20th day of the month or noon of the first working day thereafter if the 20th falls on a holiday or weekend.** Payment received after that is subject to a **2% penalty** applied on the value of the purchased Daily Quota and deducted from the producer’s statement. The producer will also be **prohibited from purchasing on the following month’s exchange.** If payment is not received by the last working day of month, that purchased quota will be revoked and be offered for sale on the next month’s exchange. Any losses incurred from the resale of the revoked Daily Quota will be charged back to the producer along with an additional **2% penalty.**”*

An updated bid/offer form was sent out to all producers on February 4th and can be found on the DFNB website; <https://www.nbmilk.org/images/Producer-Info/DQ-Bid-Form-March-2021.pdf>.

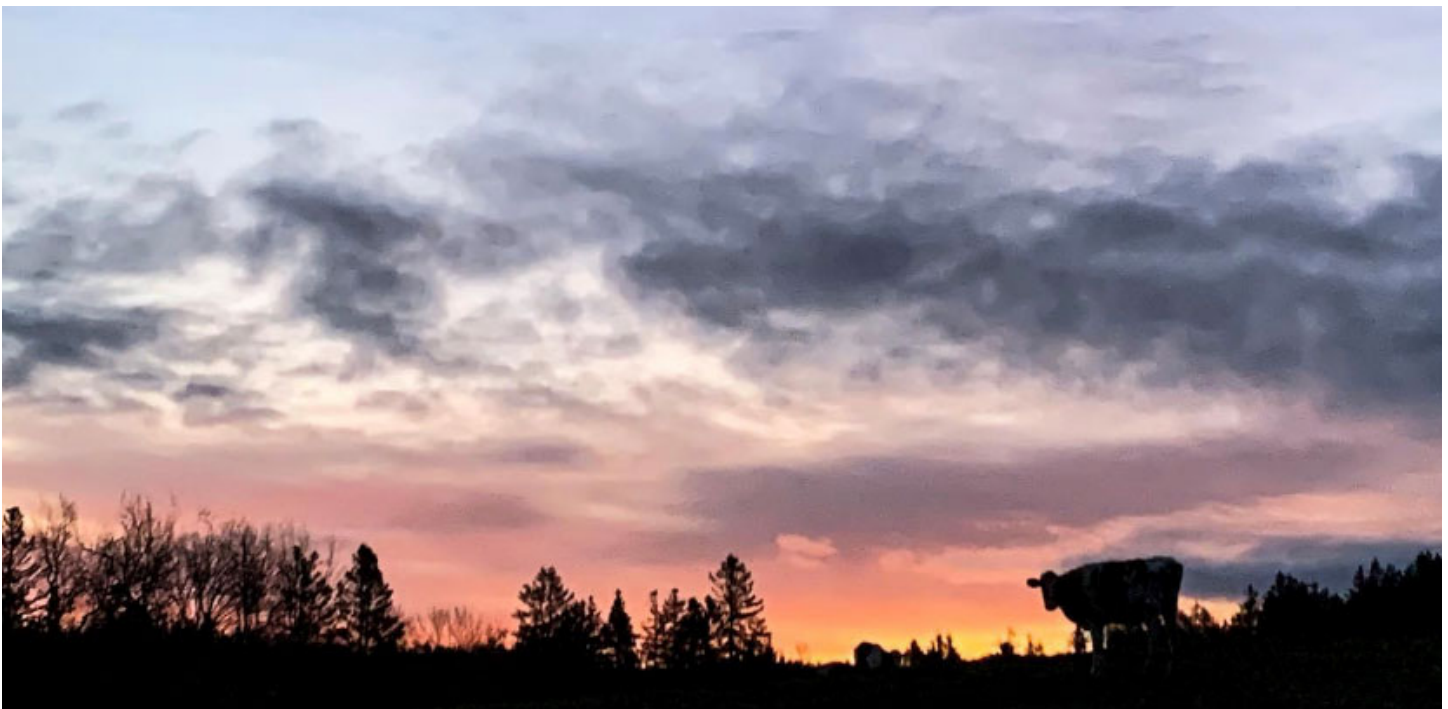
These change are effective for the **March 2021** Quota Exchange.

Bulk Tank MUN Test

Beginning on December 1st, all producers should have started to receive Bulk Tank MUN test results the same time that they receive their component test results. This information will be provided to producers until November 30, 2021 courtesy of Milk 2020.

If you are wondering what these results mean and how you can use this information to improve your operation contact Dave Dykstra 434-5755

david.dykstra@gnb.ca





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Senior Wealth Advisor
markg.webster@scotiawealth.com

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carter.belyea@scotiawealth.com

506.432.1982
websterfinancial.ca

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Job Opportunity

Maritime Agricultural Services formerly Known as B&B Waste Management is looking for Manure Equipment Operators as well as Pump Operators for the 2021 Season.

Training provided, must have some acknowledgement pertaining to dairy farming and or experience. Class 1 training options available.

Call 506-433-0867 or 506-512-0667



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506 434 0318
 Shop **506 485 2489**

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GUIDE FOR BUSINESSES: PROVINCIAL & FEDERAL RELIEF MEASURES:

Producers should seek assistance from their accountants or other advisers in determining what programs would be beneficial for their operations and how to apply.

<https://www.canada.ca/en/departement-finance/economic-response-plan.html>

https://www2.gnb.ca/content/gnb/en/gateways/for_business/covid19.html

Dairy Farmers of Canada

Are you passionate about the dairy industry? Do you participate in various local events or offer farm tours? Do you enjoy teaching people about how milk gets from the farm to the table? If so, Dairy Farmers of Canada (DFC) can help by providing you with various promotional items, resources as well as material (i.e. outdoor tent, table top game, table cover, etc.). Note that all requests will be processed on a first-come, first-served basis and should be put-in **at least 6 weeks** prior to your event. To learn more about what we can offer, contact DFC's Regional Project Manager, **Michelle Arseneau Leger**, at **1-800-465-2697 (ext. 3)** or email: michelle.arseneuleger@dfc-plc.ca