Back on the water

Like many fishermen in Shelburne County, Jody Dedrick has fished for most of his young life. He began lobstering with his dad at 13-years old.

"It was a lot of hard work but I loved it," said Jody.

He briefly thought about other careers for his life but ultimately realized fishing was the only path he wanted for himself.

He worked hard to provide for his young family, going out onto the water in rain, snow and wind and like many other fishermen, feeling the effects of lowering prices for their catch.

In 2011, a storm hit the coast of Nova Scotia. Jody moved quickly to bring his gear to safety but the older boat could not handle the wicked waves and unrelenting wind.

"It could never be used as a fishing boat again," said Jody. "The boat was condemned."

His gear including traps and ropes, took a large beating as well.

He found himself suddenly left with nothing, no way to make a living for himself other than filling in on his uncle's boat.

It just wasn't the same.

"After having your own boat it's hard to go the other way," Jody said.

With no money to purchase another boat, Jody approached the bank. Being in good standing with his finances, he was surprised with the answer he received when he asked for a loan.

Come back in a couple years when the industry has improved was the general consensus from each bank he approached.

"I didn't know what I was going to do," he said. It seemed he was at a dead end with no place to turn.

A friend called him and suggested he call CBDC. Jody's wife encouraged him to try that path.

"You've got nothing to lose," she said. "You might find it the best way to go."

Slightly nervous, Jody did call and made an appointment.

"I felt so relaxed with CBDC," he said. "They were really easy to talk to." $\,$



Not only was CBDC willing to loan him the funds for a boat, they also were willing to approve him for a second lobster license, allowing him to once again set off to earn his living on the sea.

"It is a bigger and more dependable boat," said Jody. "In a competitive fishery it is important to have these things."

The newer, more seaworthy fiberglass vessel

sits at 43 by 16 feet wide and Jody feels confidence at the helm as well as a sense of pride in ownership.

He has now been fishing with his new boat for two years and with the capacity to catch more lobster he has been able to hire on extra help during the busier times.

"I love it," he said proudly. "It has been a very good experience working with CBDC."



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