

Inside...

- **Mayor & Councillor Q&A**
- **Federal Election 2015**
- **Health Conference**
- **Opinionated Blather**
- **Provincial Disaster Assistance Program**
- **Crown Corporations**

Saskatchewan Association of Northern Communities

NEW | NORTH

Newsletter, September 2015

New North M&C Gathering Breaks Records for Coffee Consumption

Noted for their politeness and punctuality, the Ministers of the Crown attending New North's Mayor and Councillor Gathering on September 10 didn't disappoint the more than 110 northern elected officials and government personnel as they took to the figurative podium almost exactly on time to listen patiently and attentively to questions from the northern elected, find different ways of saying they'll get back to us on that, and then mingle with the crowd during a lunch of roast beef, tossed salad, coleslaw and assorted desserts.

In his introductory remarks, Minister Reiter (Government Relations) said that the government had spent more than \$200 million on municipal infrastructure in northern Saskatchewan, and announced that a further \$30 million had been allocated to the north under the New Building Canada Plan as part of the northern water and sewer program. The minister said that projects will be announced over the next few months. Other ministers at the event included Hon. Herb Cox (Environment), who missed an auction for this, Hon. Donna Harpauer (Social Services), who brushed-off with endearingly good humour the fact that her staff had abandoned her there (we know the feeling), and Hon. Nancy Heppner, Minister for Highways and Something Else, who for some reason was asked all sorts of questions about infrastructure.

The ministers expressed appreciation for the efforts of the northern elected during the fire emergency and evacuations. Government also revealed that there will essentially be three separate reviews of the fire and emergency responses going on, with consultation with northern elected being a part of that process.

Minister Reiter also said that the Northern Planning for Growth program—which helps communities with their OCPs—had been extended.

See over the page for the minutes of the Q&A with the ministers.

Administrators Conference: November 19-20, 2015

As you can see, we have a date, and the location is Prince Albert. So far, we have for agenda items:

- The Water Security Agency coming to lecture everyone on their responsibilities in relation to water-works, quality control and which is the hot tap and so on (we don't know much about this topic);
- Housing Needs Assessment Plans: as you might recall, SaskHousing is providing matchable grants to communities for housing assessment plans, as a precursor to applying for housing any grants.

Other potential topics include conflict of interest and code of conduct policy planning.

We are asking Administrators to send in any other topics they'd like to see covered, with perhaps an idea of who might be able to do it. Also, as we have mentioned before, if any Administrators would like to do a presentation you are more than welcome, and in fact we encourage it, because less work for us.

Roads, community gardens, landfills and fire fighting with big cats ...

Q&A With Ministers Reiter, Cox, Heppner and Harpauer

It took us a while to edit out the “country language,” cussing and blinding (just kidding), but here we have a summary of the comments from the Q&A.

Jim Laliberte (Green Lake) *Of the infrastructure money mentioned by Minister Reiter as part of the Northern Water and Sewer Program and New Building Canada Plan, how much is going to the westside?*

Minister Reiter (Minister of Government Relations): The first intake has been announced, but the rest of the projects are to be determined.

Georgina Jolibois (La Loche) *During the evacuations, the premier announced crown corporations would provide credit for evacuees. What can residents look forward to?*

Minister Reiter Credits will be applied in September. The government will provide more information.

Donald Leprise (Garson Lake) *Highways to Garson Lake are really bad. Why don't Highways throw gravel on the road?*

Nancy Heppner (Minister of Highways) Will find out why gravel is not being thrown on the road. If there is a pile of gravel there, will find out why it is not being used.

Donna Janvier (St. George's Hill) *How long until we get reimbursed for the evacuation?*

Donna Harpauer (Minister for Social Services) Not sure when the reimbursement cheques will arrive.

Earnest Sylvestre (Michel Village) *The road to Michel Village from the turn-off near Buffalo Narrows is 80km of gravel road. We have been told it will never, ever be paved. Is this correct? There is also only one grader for the entire stretch.*

Minister Heppner The ministry needs to weigh the priorities of all the roads in the province. To pave that road would cost more than the entire capital budget of the province. In terms of maintenance and repair, if there are roads needing more attention, then we can talk about that.

Bruce Ruelling (La Loche) *Drilling activity for uranium. How can we be sure that the Ministry of Environment is monitoring them correctly?*

Herb Cox (Minister of Environment) Cannot answer at this moment how often the ministry is monitoring the drilling.

Gord Stomp (Air Ronge) *Our future must be more fire smart. Communities must be more fire smart. In the tri-communities [Air Ronge, La Ronge, Lac La Ronge Indian Band], no one knows which jurisdictions are which. Also, how can we finance fire guards? South of village of Air Ronge we haven't had a fire there for a long time. Fire guards need to be at least 300m wide. How can we do that? Trees burning around properties in the park: how do we clean that up?*

Ground Crews: Level 1, 2 and 3 crews. We need to have a discussion around how we use ground crews and a discussion around the use of fixed wings and corvairs, which were completely useless. If we don't have ground crews, we need to have completely different kind of equipment. Fire management was not prepared for this. We need to know what government's role is so we can work together. The people who are being left out are the traditional type of people.



Hon. Nancy Heppner and Hon. Jim Reiter



Some of you guys.

Minister Reiter Things were very fluid. If there was a problem sharing information it was because we didn't know.

Steven Montgrande (Turnor Lake) *The so-called Red Zone (full response zone). They let a fire burn that could easily be put out in three hours with a fire truck because it was outside the Red Zone. Instead it went big and could have gone anywhere.*

Minister Cox A review of policies is going on. There is no "let it burn." Every fire is assessed and responded to on a risk basis. Even fires outside the Red Zone were acted upon. Not every fire can be acted upon. This year was exceptional because we had so many fires at once.

Henrietta Ray (Sandy Bay) *Airport got vandalized. No nighttime medivac.*

Minister Heppner: Don't have information about that. Will follow-up.

Duane Favel (Ile a la Crosse) *Landfills: We don't deliberately try to be delinquent. Need to work on a strategy. Regional landfills: not sure if that is the answer. Highways: Repaving or resurfacing was done more than 9 years ago. Infrastructure Projects: When will we hear about water and sewer projects?*

Minister Heppner: We meet with the Northern Area Management often. They are very good at bringing roads to our attention. Re-paving roads based on a weighted system, but perhaps we need to look at reprioritizing the system.

Georgina Jolibois (La Loche) *Is hiring locals part of the review of firefighting?*

Minister Cox We have trained 610 people. Hiring locals will be part of the review.

Gerald Roy (Ile a la Crosse) *The frequency of power outages in the north. Is Saskpower working on a strategy on the issue of power outages. The trees are knocking out the power around our community.*

Minister Harpauer Need to contact Saskpower. Power outages are not unique to the north. Not sure why, and Saskpower are the people to look at it.

Jim Laliberte (Green Lake) *They sprayed the trees and killed them all along the road. Not sure what they were spraying. Saskpower won't meet the communities to discuss what they were spraying.*

Gord Stomp (Air Ronge) *Ministry of Highways increased the budget amount for the north, but that was related to airports, etc. It's almost as if we need a separate allocation for the north because we'll never get prioritized. The corridor along 102 through the tri-communities. We asked for walking paths. We were told Highways would pay for 20%. The traffic along that corridor is not accommodated by the highway.*

Minister Heppner Part of the increased budget was for capital, and some was for O & M. As to the walking path, a proposal needs to be cost-shared.

Gary Carriere (Cumberland House) *Refurbishing of airport. Lots of people from the communities come from the mines. We are told by the mines that planes won't be able to land there soon. We also thank the ministry for improvements to 123. But we want a real highway. The Berms: 90% was done. 10% they keep ignoring. We can't predict what will come. 50 housing lots sit in that area, in the flood zone.*

Val Deschambeault (Cumberland House) *The airport gets flooded and the runway lifts. Can only bring in small planes.*

Minister Heppner Will check with officials on that.

Val Deschambeault (Cumberland House) *Cumberland House community garden. Hoping to develop a food security policy, but we need help from government. We want to bring down the cost of healthy food. We all know how high rates of diabetes are.*



Hon. Herb Cox

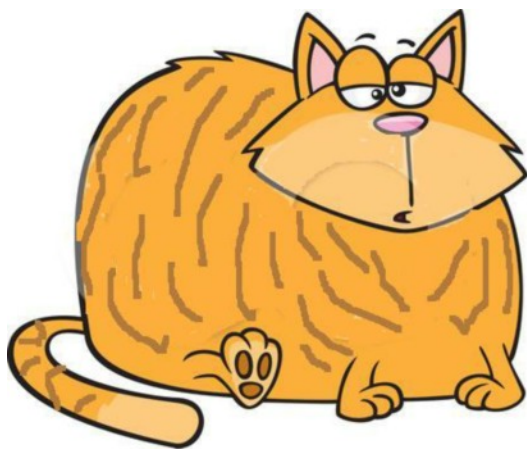
Gerald Roy (Ile a la Crosse) Other communities are also involved in community gardens, such as Ile a la Crosse, Beauval, Stony Rapids. We are trying to find a growth strategy for community gardens.

Minister Reiter Have written letters to the federal government in support of this initiative.

Minister Harpauer Commend the community garden projects. Government is not involved in these success stories and they will be driven entirely at the local level. Government won't take a big part except to provide information. Projects like this should not be driven by government.

Estelle Laliberte (Buffalo Narrows) Thanks ministry for the airport. However, we need more! So many potholes in spring. Would like to see highway sweeping. As well, sidewalks are deteriorating. Lots of traffic right through Buffalo Narrows and lots of foot traffic. Asked for crosswalks, pedestrian lights. Asked for new bridge, but told won't get another one for 50 years. Would like to see more ministers up north. Lorne Calvert did a northern bus tour.

Minister Heppner Will get back to you in writing. Spring is not a friend to highways!



“The most effective way to fight a fire is with a cat” – Bruce Ruelling, La Loche.

fires? We would not have had people in the towers because the fire burned right up to them. The camera towers provide great accuracy.

Jim Laliberte Was a fire observer for many years. Did not see any serious accidents. The tower at Green Lake is hanging limp. Some people working on them say they are a headache.

Bruce Ruelling (La Loche) While government is putting together a review, we hope it has many northern people on it. The most effective way to fight a fire is with a cat. In 4-6 hours you can have a fire line around it. With O H & S you cannot fight fires at night now. It is much easier at night. The fire cools down and you can see it better



Hon. Donna Harpauer

Phillip Ray Jr (Sandy Bay): Housing/Home Ownership: We have no new home ownership programs, like the old RPO (Rent to Own) program. We are seeing evictions in our community.

Minister Harpauer The new housing program won't be the same as RPO. The RPO did not create a meaningful market. Homeowners could not maintain or pay taxes on their homes. A very costly program for government. The new program goes on the recommendation of the Northern Advisory Committee.

Jim Laliberte (Green Lake) Market garden is a hope in Green Lake as well. We have a big land mass. But we are wondering how to use that mass without exploiting it. We could support the northern mines with our produce.

Been fighting fires since 1969. Fighting fires was always about grassroots people.

Fire Towers: Hope they saved their money this year! Let it burn policy: Seen it written down on paper.

Minister Cox With regards to Fire towers, we have to ask what sort of effect did it have that we didn't have people in them during the

Health Conference 2015



Delegates Get a Breath of Fresh Air during the New North Northern Health Conference.

Although attendance was slightly down from expectations, the New North Northern Health Conference met all expectations for the high quality of the presentations, and the passion and commitment both evident and on display by northern health workers throughout the course of the event.

While the conference was marketed as way of creating dialogue between northern health regions and communities on some issues in northern health care, the conference also heard from “health futurist” Dr Ken Coates from the U of S on the opportunities and challenges wrought by technology in the field of health care. We also saw through a presentation by Dr Mendez from the Saskatoon Health Region what can be achieved in the use of robotics to perform operations remotely, demonstrating the “Doc in Box” technology by undertaking the remote removal of someone’s appendix thousands of miles away as we all watched in horror via the big screen (just kidding, but an awesome agenda item idea for next year).

We also heard from northern health workers on the battle to control chronic illness in the north, as well the successes they’ve had in lowering the rate of HIV infections.



Health Conference MCs Russ Merasty and Mayor Duane Favel are set to star in their own “odd-couple” road movie due out next fall.

2015 FEDERAL ELECTION

This Month, We Continue Our Recklessly Uninformed Coverage of the 2015 Federal Election.

Whenever I think I have politics figured out, I recall the political career of Kurt Waldheim. In 1986, Kurt Waldheim was a candidate for the President of Austria, a small European country famous as the birthplace of Mozart and Hitler, among other things. During the election campaign it became known that Waldheim had been a Nazi Party operative during World War 2. Given the atrocities inflicted by the Nazis during WW2, everyone thought Waldheim's political career was over. Waldheim denied he was heavily involved, but his denials seemed only to prove his guilt. Rather than turn their backs on him in disgust, the people of Austria voted him in as their next President.

The fact is that the psychology behind why people, and entire nations, vote the way they do is as unpredictable as the human heart.

Perhaps, in the case of Austria, the people saw Waldheim as a symbol of their own guilt as a nation, his weak denials of complicity reflective of Austria's own conflict with its past. Maybe turning their back on him would have been turning their back on their own past, which they instead felt they needed to bring to light. Or perhaps they're just a country of rapid anti-Semitism, and here was a guy who finally stood for how they really felt. Really, who knows? (For the record, he was as good at being a President as he was at being a Nazi).

Let's look closer to home. Justin Trudeau is a divisive figure, and the Conservatives know that. Their attempt to position Trudeau as

"not ready" is definitely weird, for two reasons. One, because it implies that at some point he will be. And secondly, because Trudeau, would only be three years younger than Harper when he became PM, and has spent the same number of years in Parliament (seven). In any case, the qualities in Trudeau that the Conservatives are attempting to isolate in their attack advertising—youth, inexperience, brashness and irresponsibility—are qualities that voters might very well identify as positive: instead of "youth" they see enthusiasm; in "brashness" they see willingness to try new things; instead of inexperience they see freshness.

The revival of the Conservatives fortunes in the polls is another good example of the unpredictable nature of politics, although in our view it actually could have been easily predicted. The refugee crisis sweeping Europe might have appeared bad for the ruling Conservatives here—given how little the Canadian government has done to help—but it actually proved an unexpected bonus for the Conservatives. The more the Liberals and the NDP focussed on how little the Conservatives had done, the better the Conservatives seemed to go in the polls. In our own personal view, a weak economy combined with a harsh stance on refugees is sadly political pay-dirt for anyone willing to take that position.

For some people, the other puzzling development in this election campaign has been the performance of the NDP. Around the beginning of the campaign, the NDP took down the party's manifesto from its website. Instead, they have been drip-feeding a slightly different platform, which upon close examination is an almost exact replica of Obama's 2008 Presidential bid, including the cuts to small business tax and a focus on health care.



"He's a politician?" New North's Sunshyne Charles with a guy she met at an event in La Ronge in August.

But Mulcair is no Obama, and federally the NDP's support is shrinking as it tracks toward the centre. On the surface the tax cuts to small business look like a way to boost employment in that sector, but the reality is small business pays little tax anyway. To critics, this platform is not about attracting small business owners to the NDP—who will always go the other way—but to give the impression to everyone else that they have an economic strategy. Although the NDP's health platform is both sound and unmatched by the other parties—and could prove a winner—what is perhaps confusing voters is the simultaneous appeal by the NDP to fiscal conservatism—the pledge not run deficits. The reason this sends mixed signals is because generous social policy (health care, seniors, veterans and First Nations, the poor and unemployed) is not consistent with an austere economic policy, especially not in the midst of a recession. The Liberals have completely outflanked the NDP here, because they, and the public, realize that a structural recession requires structural deficits. The Conservatives also have this covered because they have been running cyclical deficits for almost a decade.

Needless to say, the fate of the candidates in the northern riding depends on the support they are getting federally, but local factors also play a big role. The Conservative candidate Rob Clarke is a likely front-runner because of the size of the conservative base in the rural areas, but he is also helped by the split on the left of the spectrum. Liberal candidate Lawrence Joseph got a big boost by the visit of Trudeau to the north early in the campaign, and will benefit from his links to PAGC and the northern First Nations from his FSIN days (Trudeau's visit, so early in the campaign, was almost certainly a part of a promise with Joseph). Counting against Mr Joseph could be the manner in which he obtained the nomination. Liberals on the westside are furious that he did not go through the normal nomination process, and was instead appointed by Trudeau. The last candidate in the north that took that path was Joan Beatty, and look how that turned out (Beatty was thrashed). The final candidate is New North's old chair, Georgina Jolibois. The NDP has a solid base in the north—albeit a small one. If Ms Jolibois wins here it will be against all the odds, having had virtually no money to play with and a weak federal campaign lead, but stranger things have happened. If Ms Jolibois is good at anything, it is appealing to the grassroots, and this she has done very well so far in her campaigning.

Without any local polling that we know of, we have no idea how the candidates are faring. However, we may get hints from how the federal executive behaves. For example, Ms Jolibois is yet to see a visit from the federal NDP leader. This could be either a good or bad sign: if Mulcair comes late in the campaign, the benefit will be substantial, and it also means that the federal NDP feel they have a chance here. For the Conservatives, a visit from Harper late in the campaign will mean that they are worried (we know Clarke has been doing polling). Another visit from Trudeau would be unlikely, but it is highly advisable for them. With a good First Nations platform, this riding is winnable for the Liberals, at least in theory. Certainly, as in 2006, all the elements are there for a Liberal pick-up: a resurgent federal party, charismatic leader, a left-of-centre platform, and a popular local candidate.

All in all, this is one very strange and unpredictable election so far, but without the benefit of being entertaining, diverting or even particularly inspiring.



See this guy, *this* guy right here? He's the guy doing security for the guy trying to become the next Prime Minister of Canada.

Opinion Government Investment in Small Businesses Can Be an Investment in Social Outcomes

BY MATT HELEY, CAPTAIN OF INDUSTRY*

“Gerald really likes my melons,” quipped Mayor of Cumberland House Val Deschambeault at the recent Mayor and Councillor Gathering, by way of describing the high quality local produce she had on show from the Cumberland House area.

We are referring to the Cumberland House market garden, of course, which has been around for a few years, and has helped encourage the development of similar projects in other places too, including Ile a la Crosse, Stony Rapids and Fond du Lac. These ventures complement the hundreds of domestic green houses, backyard vegetable patches, and even the island-based non-commercial dirt plot which has been supplying my household with potatoes, carrots, onions, corn, tomatoes and squash for at least the last month, and are a reminder that the land in the north can be productive of more than just fishing, trapping, timber and radioactive material.

How many of these northern agricultural projects can evolve into self-sustaining market-driven operations is always another question, and inevitably thoughts turn to what assistance government can provide in the meantime.

In some ways, this is both a good time, and a bad time, to be asking government for help. A good time because governments in Canada seem committed to cultivating a business-friendly taxation environment and are generally receptive to the idea that the best thing government can do, insofar as regulating business practices go, is to get out of the way.

On the other hand, governments are now much less inclined to provide the kind of assistance that businesses quite often need to keep their doors open in the face of strong competition, uncompetitive wage environments, and declining markets.

This issue was directly addressed by Donna Harpauer, Minister of Social Services, at the Gathering. The minister commended the community for their work, but added that government would continue to adhere to the “no investment in business” policy that is, in some ways, foundational to the provincial Plan for Growth strategy. The Saskatchewan Plan for Growth, you might recall, has been the provincial government’s bedtime reading for cabinet ministers over the last three years, and is very clear about the role of government in the economy:

The primary driver of economic growth is the private sector. Rather than repeating the failures of the past Saskatchewan governments that tried and failed to stimulate economic growth by picking winners and losers in the economy through direct investments in businesses, the Saskatchewan government will continue to foster an environment of opportunity in the province so that businesses and individuals can create growth. (15)

In saying that it is not the role of government to pick “winners and losers,” the Plan is suggesting that it is not the role of government to take on risk.

Of course, this is not to say that governments do not provide “assistance” to businesses. Like all the provinces, Saskatchewan provides selected industries with tax credit assistance, with the recent budget adding steel producers to the uranium and potash industries as recipients of tax credits, which can have the intent of encouraging exploration, development and capital spending, or opening new foreign markets. Governments are actually gambling that the increase in tax revenue from these businesses will offset their own investment of taxpayers’ money.

In point of fact, looking at the different ways the provinces use tax credits provides us with an insight into the ways governments like to further enhance the “natural advantages” of different industries with a little tax relief or corporate welfare. In BC, the beneficiaries of tax breaks are the film industry and LNG industry, while in Alberta we have the oil sands (probably); Ontario has an auto industry R&D fund, and in Manitoba, for reasons that no doubt have a good story behind them, we have government support for the book publishing industry (to name only a few).

What we are seeing less of are the direct government subsidies to businesses that help with a business’ operating costs. The Fraser Institute—who are completely against taxpayer subsidies for business—estimated that Saskatchewan spent \$18 billion of taxpayer’s money on subsidies to business between 1990 and 2009 (the last year of data). At an average of \$1 billion a year, that

averages out at \$1,000 per person a year.

That sounds like an astounding amount of money, and the Fraser Institute would like us to be shocked.

Of course, what is being forgotten about here are the economic multipliers and social benefits that come from government investment.

As we have argued previously, the injection of additional dollars into an economy will often produce more dollars, stimulating the overall economy by more than the initial investment. This is referred to as the multiplier effect.

The concept of “social benefit” is similar, and I want to dwell on that for a minute. In public economics theory, social benefit is what we call a benefit that is provided to people even though they didn’t pay for it (or the total cost of it). These are sometimes also called “positive externalities” (as opposed to negative externalities; those are when people bear the social cost without seeing the economic benefit, like in the case of pollution or environmental degradation).

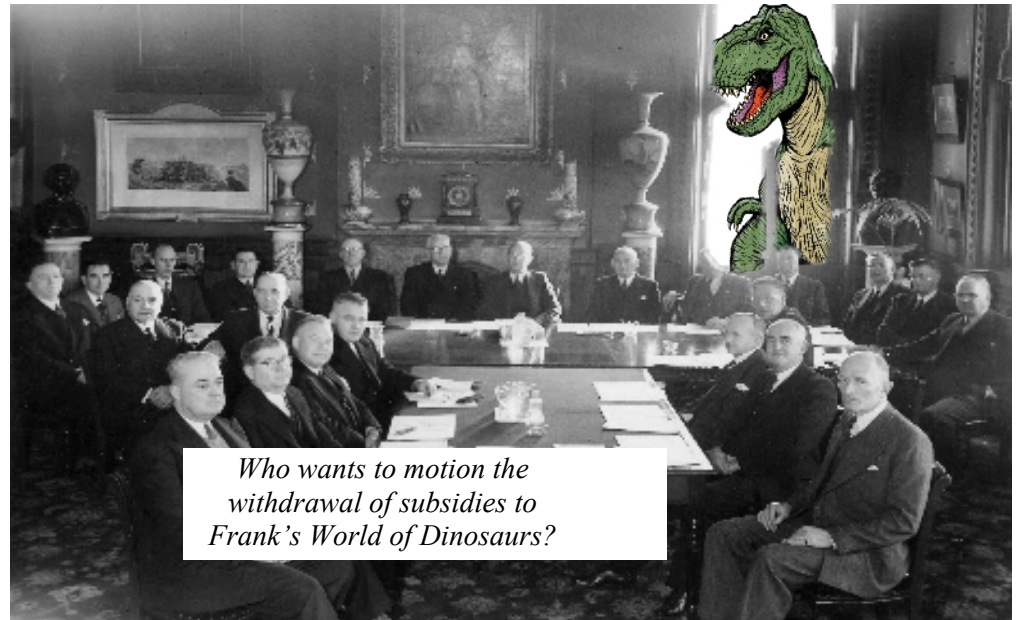
Let’s take the example of a grove of apple trees. The private benefit is the profit that the farmer makes off the trees. But the trees can have social benefits too—benefits for those not directly involved in the business; say, a property developer selling property overlooking the orchard. The developer may directly benefit from the higher prices for his development because of the outlook and the traditional rural setting that the farmer is maintaining. This is social benefit. Let’s say the farmer is not making any profit from the orchard, even though the agent is making more money by selling properties in a rural setting with a nice outlook. Here we can say the social benefit is exceeding the private benefit. Without the private benefit, the farmer is less likely to maintain the orchard, and so eventually the social benefit will decline as well.

In this scenario, government support for the orchard would maintain “positive externalities,” or social benefit, even as the private benefit to the farmer evaporates. In this scenario, government policy might seek to balance net social benefit with the cost of its subsidies to the orchard. However, in a free market scenario the social benefit would disappear as soon as the private benefit did.

The north of Saskatchewan is littered with the relics of failed government enterprises from the old DNS days. Nevertheless, governments still recognize their role in providing social benefits in situations where the market is not able to supply it. In Saskatchewan the Crown Corporations have for many years supplied electricity, gas, housing and telecommunications services in situations of “market failure” or where the cost of entry for a private entity would be too high. The northern uranium mines, of course, used to be a government-owned business. Education and health are also good examples of governments supplying “public goods” that could not be adequately supplied by the private sector.

In our present case, the social benefits of community and market gardens may over the long term exceed the private benefit in producing marketable goods. While the private benefits may prove elusive, the social benefits can be very concrete and “feed” other long term priorities such as food security, better access for northerners to cheaper and more nutritious food, training and employment opportunities in communities with high youth unemployment, and the development of social spaces that enhance community well being. It would nice if government “gambled” on all that.

*** Disclaimer:** opinion pieces express the views of the author and may not reflect the position of New North or its members. The author has a boat named “Industry.”



Provincial Disaster Assistance Program

Between the Insurance Companies and the Wrath of God, There's PDAP

The Provincial Disaster Assistance Program (PDAP) is about helping small business, residents, agricultural operations, non-profits and communities recover from the effects of natural disasters. Typically, it has covered events such as flooding, tornadoes, plow winds and other severe weather. (A plow wind, in case you are wondering, is different to a tornado, because plow winds go in a straight line, while tornadoes go around and around. We presume it gets the name “plow wind” because, if it has the right implements, a little training and a John Deer baseball cap, it could furrow a field.)

Now, however, the PDAP also covers fire event recovery (although not the fighting of fires it seems). Because fires are not, strictly speaking, weather events, how the PDAP will cover them is not 100% clear right now.

Some of you may not be familiar with the PDAP process, so here's a quick run-down.

Firstly, the PDAP works by designating certain areas as disaster areas. No, we don't mean your kitchen after a dinner party. A disaster area will be “designated” based on the jurisdiction of the local authority you are in. Examples of jurisdictions are municipalities, First Nations, resort villages, parks, and so on.

It is the local authority (e.g. the municipality) that initially applies to PDAP on behalf of the affected and aggrieved parties.

To give a concrete example: a house located at 125 Stinson St, Air Ronge, would have the municipality of Air Ronge as its “designated” go-to local authority. The occupier would contact the village office to tell them that his parakeet escaped during the chaos of the evacuation and he would like the loss covered. The village would then contact PDAP to tell them they have a strange guy on the phone saying something about a bird, what do they do, and PDAP would “designate” the village. The resident would then submit his individual claim.

You can see why the village and town office will need to know what PDAP is, how it works, and the kind of phone calls they might expect, in the event of a disaster recovery process. However, the role of the village office is not to provide advice on what will and will not be covered. This is PDAP's job.

So what will PDAP cover? In a nutshell, any non-insurable losses related to the event. The definition of “non-insurable” is tricky (look at our handy graphic above). Non-insurable does not mean you didn't have insurance on it; a non-insurable is something you couldn't reasonably get insurance for even if you wanted it. Just about anything is insurable, but many things are so expensive to insure they are “practically” non-insurable. This is the gap that PDAP is covering. Insurance companies operate by

Insurables vs Non-Insurables

- | | |
|---------------------|-------------------------|
| • House | • House in floodzone |
| • House Contents | • Sunsets |
| • Business Losses | • Casino Losses |
| • Cars | • Hurt Feelings |
| • Lives | • Time on phone to PDAP |
| • Daisy Duke's Legs | |

spreading risk around as much as possible, so that, in effect, low-risk insurables are subsidizing high-risk insurables; the PDAP effectively keeps everyone's insurance at reasonable levels by taking the high-risk, high-pay-out events like floods out of the equation.

If you have a house and your insurance lapsed, then it is uninsured, but *not* non-insurable. The reason PDAP has mainly been a flood assistance program is because of the problems residents can have getting flood insurance, or storm damage insurance, if they live in flood-prone areas, or areas likely to experience other "acts of God" at some point; for example if you live in the neighbourhoods of Sodom and Gomorrah. In some ways, then, PDAP is a political tool as much as it is an economic-recovery tool, because it is filling a gap that the private insurance market won't go near.

The PDAP General Claim guidelines can be found by googling their website. It's probably not a bad idea for local governments to link them on their own websites.

Good luck and best wishes; I have a phone call to make.

Eligibility for PDAP

- For business to be eligible for PDAP, it must make more than \$4,000 a year, but earn less than \$2 million in gross income, and employ less than 20 FTE.
- For homeowners, the damaged property must be their primary residence. Seasonal cottages are not covered. Coverage limit for homes is \$240,000.

Examples of Individual Non-Insurables Covered by PDAP

- All of the above, but not security for evacuated communities

Examples of Community Non-Insurables Covered by PDAP

- Dangerous tree removal
- Security of Evacuated communities
- Pre-emptive measures to protect communities during the interface period; e.g. fire breaks, fire guards & sprinklers

Steps for Applying to PDAP



Upcoming New North Events

Administrators Conference

November 19-20, Prince Albert

Northern Justice Symposium

May 17-19, Ches Leach Lounge, Prince Albert

From the CEO, Al Loke

In follow-up to the Q&A regarding the benefits provided to Saskatchewan Crowns customers, we have the following information to share from the Ministry of Government Relations:

"I write in follow-up to my Minister's commitment, from the meeting, to provide an update on the provincial Crowns' efforts to provide some relief to their northern customers who were affected by the northern wildfires this summer, and especially for those who were forced to evacuate their communities. I would appreciate if you could pass the information along to your member communities.

The provincial government has responded by offering credits on the payment of utilities for residents of those northern communities whose services were affected during the month of July 2015. The three major Crown utilities are providing credits to their northern customers for the month of July when the wildfire evacuations were in full swing. These credits have appeared -- or will appear -- on customers' August or September utility bills.

Here's how the credits will apply.

SaskTel (1-800-727-5835)

SaskTel is providing a credit equal to the approximate monthly basic usage charge (which includes standard features) for landline customers across the north. Residential customers and small/medium businesses will receive a \$40 credit. The credit covers the basic charge for the month of July and will show up on SaskTel's August bills.

SaskEnergy (1-800-567-8899)

SaskEnergy is providing a credit equal to one month's basic gas service charge. For residential customers that amount is \$18.85. For business customers the amount is \$31.95. The month of July was credited on the August utility bill.

SaskEnergy expects eight northern communities and 1,575 business and residential customers will benefit from this credit.

SaskPower (1-888-757-6937)

SaskPower has credited the fixed service fee for the month of July on their September bills for northern customers. Residential customers received a \$30 credit while business and farm customers received a \$58 credit.

If there are any questions about these efforts by SaskTel, SaskEnergy and SaskPower to provide some relief to their northern customers affected by the recent wildfires, I would encourage folks to direct their queries to the relevant utility at the 1-800 numbers as indicated.

Best Wishes, the Government."

New North Executive

Mayor Georgina Jolibois (Chair)

Councillor Al Sayn (Vice Chair)

Mayor Gordon Stomp (Treasurer)

Mayor Val Deschambeault

(East Side Rep)

Mayor Duane Favel (Member at Large)

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Newsletter Submission Policy

Please submit all articles, questions and complaints to matt.newnorth@sasktel.net.

New North Mission Statement

New North - SANC Services Inc. (Saskatchewan Association of Northern Communities) through strength in unity is organized to advocate, negotiate and initiate, improvements for the interests and concerns to the Local, Provincial and Federal Governments to enhance the quality of life for Northern people within the Northern Administration District (NSAD) of Saskatchewan.