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GOVERNANCE and RISK MANAGEMENT

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Conference details and agenda will be coming soon to the MCDP website (www.municipalcapacity.ca)



PRESIDENT'S



STAYING SHARP FOR GOOD GOVERNANCE

Mayor Debra Button, President

overnance. We hear that word all the time, but good luck finding someone who can give you a good, concise explanation of exactly what it means. And yet, as elected officials, we are expected to provide not just governance, but good governance. It's a bit intimidating, isn't it?

Mayors and urban councillors have a lot of responsibility on our shoulders, and so SUMA members have been increasingly asking for more information and training opportunities that cover governance ground.

SUMA is involved in the Municipal Leadership Development Program, which uses six modules to strengthen the leadership in Saskatchewan's local governments. We also provide the Elected Officials Handbook, which was sent out to all urban governments after last fall's elections, and is available on our website.

But we wanted to do more, especially for mayors, as they take on a leadership role in their communities, and on their councils. Along came the idea for Mayors Summer School. It was based on a similar program offered by a sister association, the Association of Ukrainian Cities (AUC). They offer their program every year, and our CEO, Laurent Mougeot, heard about this great initiative while collaborating with AUC on the ongoing capacitydevelopment program through the Federation of Canadian Municipalities.

In mid-August, mayors from across the province gathered at the University of Regina. It was a great opportunity to get together with other people who faced similar challenges, and learn how we can make ourselves, our councils, and our communities better. We covered topics like defining leadership, motivating our team on council, getting engaged with our residents, and dealing with the public, media, and the inevitable negative people.

Speakers from around the province came to share experiences and knowledge. Former Lieutenant Governor Gordon Barnhart talked about his experience with great leaders in Canada. SUMA's CEO Laurent Mougeot (and his co-presenter Michael Zaplitny) helped us better understand the difference between what the media wants and what they need when they call for a quote. We learned some concrete tips to make sure we are getting our message – the right message – in print and on air.

We also had the chance to share our own experiences. Some mayors sat on panels, and there was plenty of time over the three days to have informal discussions.

We are not elected knowing everything there is to know about how to govern effectively, and while years on council are valuable, that's not enough on its own. We are responsible for taking the time to actively participate in education and training opportunities.

Governance (ahem, good governance) is not about sitting down once to learn everything, and then applying it perfectly during your time in office. We know that change is the only constant, so we need to evolve along with the rest of the world, and that includes learning how we can be the best leaders possible.

Staying sharp is part of good governance. Mayors Summer School is just one example of how SUMA is here to help us make sure urban Saskatchewan is an amazing place to live, work, and play.





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CEO'S /oic



WHAT 35 YEARS OF GOVERNANCE AND **RISK MANAGEMENT WILL TEACH YOU**

urent Mougeot, Chief Executive Office

hroughout my career as a civil servant working in the municipal sector I have had the chance to perform many functions, all of which called for identifying and managing risks. As community planners, we know that there must be significant restrictions on potential land uses located within flood plains. As leaders involved in the management of local emergencies, we need to understand potential hazards likely to occur within our communities, and to be prepared for with multiple appropriate response plans. And in the field of human resource management, protecting public property and assets, and keeping our employees safe are intricate components of our jobs.

The common thread in all of these functions is the constant and predominant role of 'due diligence' in risk management. That is, in addressing all potential risks, our thought process should start with this



simple but key question: "If this was our own corporation, what are some of the reasonable actions or steps we could take to protect our interests?"

In the municipal world, we should be asking the same question as it relates to protecting the safety of our employees, the health and properties of our residents, and the capital assets of the local government. More often than not though, the lack of clear policies, processes or plans would suggest that the administration and council have paid very little attention to these key questions. And in many instances, our attempts to implement proactive solutions are met with the same response:

"Even if we were to adopt this new policy, we can't stop all thefts, prevent all incidents or avoid any major crisis. Let's face it, it's impossible to prevent everything! Why bother!"

This is definitely not a winning argument. For what it is worth, here are my key points on risk management:

- Always, always subscribe to the principle of due diligence. Do every reasonable thing within your power to prevent any known or potential risk.
- Knowing that a risk exists without having adopted reasonable measures to mitigate it makes you part of the problem. You will have a lot of explaining to do when things go wrong. (Not if. When.)
- · Understand your role and responsibilities in planning for a local crisis, and providing emergency response when it happens. If your community is flood prone, be familiar with your local plan and assigned duties.
- Emergency preparedness takes time and resources. Invest wisely. The alternative explaining why you never prepared for the crisis that just hit your community - is much more difficult to explain to those who have put their trust in you than

preparing the plan!

- It doesn't need to be complicated: public safety always trumps everything else. Find me one good reason why homes should be built within a flood plain. Or why a propane filling station should be located in the middle of a residential area. Or why a train pulling dangerous good should be manned by one lone individual or left unattended on the track. We cannot allow private or public financial interests to put people, jobs and communities at risk.
- Also protect public dollars from potential risks. Allowing developers to market land located within flood prone area is bound to transfer some very significant liability onto the public purse and senior governments.
- · Make risk management part of everyone's job. Most municipalities have staff in all public facilities. Staff reporting a missing manhole cover may avoid a major incident. The early reporting of a leaky gas valve may prevent a catastrophic event. It is everyone's job to be looking for risks and reporting them.
- Comply with the law, but also go beyond minimum standards. Show your staff and residents that caring is part of your public service culture.
- If you suspect criminal activity, it should always be investigated as such. Call the appropriate authority to help you with your investigation. Don't play Dick Tracy in your workplace. You will likely fumble and miss an opportunity to properly address the allegations.

At the end of the day, risk management must be an integral part of any governance system, from decision-making in council chambers to senior management's priorities, and work place culture to standard operating procedures. Find me one good reason why it should not be!

GOVERNANCE and RISK MANAGEMENT

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Be prepared: what to consider for your ENERGENCY PLAN

Sean McKenzie - Policy Advisor, SUMA

Emergencies are inevitable, and unpredictable. One-in-10-year flooding events do not actually adhere to a 10-year schedule, and a community recovering from a one-in-500-year flood may find themselves in the same situation the next year, or actively engaged in combatting wildfires. Every year is another 'roll of the dice,' and urban governments must be ready to properly address emergencies as they happen, and limit damage wherever possible.

A comprehensive, updated, municipal emergency plan is not only a legislated responsibility, but also an essential risk-management tool. It allows urban governments to examine risks, create plans of action, and build essential relationships that will help mitigate the impact of emergencies on your residents – things that would either be impossible, or would cost valuable time during an actual emergency situation.

Risks vary significantly from community to community, and may consist of naturally occurring elements like flood-prone areas around waterways, or grasslands that may allow a wildfire to spread quickly; or development-related risks, such as a busy railway, which may pose the risk of derailments, hazardous waste spillage, and fire. Urban governments should consider the level of risk you are comfortable with, and any possible mitigation efforts you can undertake to help reduce the eventual effects of an emergency.

Once you have identified the risks, you can tailor emergency plans toward them, anticipating the effects of potential emergencies, and detailing local emergency response and recovery efforts, based on available resources. For small urban municipalities, response details may be limited to a phone list with contact information for local contractors, mutual-aid partners, and appropriate provincial resources. Larger municipalities should work toward developing a full list of available resources (local, regional, and provincial), and plans for how to deploy them during each type of emergency, depending on its severity. Every emergency plan should also include the process for declaring a local emergency, and a plan for evacuating the community.

Creating your emergency plans also offers an excellent opportunity for relationship development and regional risk management, particularly when the risks identified include spring flooding, or wildland fires, which will inevitably affect surrounding communities. It may be beneficial to hold a regional meeting with representatives from the Water Security Agency, or bring councils and your fire departments together for a frank and open discussion about capabilities and capacity. You may also want to engage local contractors or industry representatives with the ability to help with emergency response; many companies were willing to lend equipment and trained operators during spring flooding events in 2011 and 2013.

Emergency planning can also give

Every emergency plan should also include the process for declaring a local emergency, and a plan for evacuating the community.

councils the opportunity to engage and educate your residents. Every individual and family should be prepared to withstand 72 hours of isolation, which gives urban governments the time you need to organize and deploy response resources. By ensuring that your residents are better prepared, you may relieve some of the pressure on your council and ensure that you can make well-thoughtout decisions, even in times of crisis. The federal government has a number of premade resources ready for distribution at *www.getprepared.gc.ca.*

If all of this seems a little overwhelming, you're not alone. There are a variety of resources available to help urban governments develop emergency plans and improve your risk-management profile. Staff from the Emergency Management and Fire Safety Branch of Government Relations can offer advice and assistance to councils in identifying risks, developing emergency plans, and undertaking exercises to test emergency plans. You can reach them at 306-787-9563 or visit www.gr.gov.sk.ca/SaskEMO. Neighbouring urban governments, or those of a similar size, may also prove a valuable resource, even if regional partnership isn't an immediate possibility; having better prepared neighbours can only improve your own municipality's resilience, and further mitigate your risk. The heart of risk management is in making informed decisions, based on research and evidence. While it is up to each urban government how robust you want your local emergency plan to be, the more consideration and planning council puts into your emergency plan, the better you are able to react and protect your residents when an emergency occurs.

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My experience building better **GOVERNANCE**



Malcolm Eaton - Vice-President of Cities, SUMA

In 2010, the Saskatchewan Ministry of Health established a partnership agreement with the Johnson-Shoyama Graduate School of Public Policy (University of Regina) to provide governance training programs for the province's health region boards and the Saskatchewan Cancer Agency Board. With the assistance of Brown Governance Inc., the Health Director Education and Certification program was established.

As a new board member of the Saskatoon Health Region Authority, this program provided me with a solid understanding of our oversight, planning and fiduciary roles and responsibilities as board members.

I attended four two-day sessions – one for each module of the program.

- 1. **Governance and Strategy** (roles, responsibilities, relationships, board conduct, accountability)
- 2. **Governance and Risk** (strategic planning, communications, quality and safety, risk assessment)
- 3. **Governance and People** (HR policies, CEO performance review, board effectiveness, culture and behavior)
- 4. **Governance and Resources** (budgeting, financial oversight, audit and reporting).

This was one of the most valuable learning experiences I have had the opportunity to participate in. I found many of the topics and concepts easily transferable.

It aims to provide directors with "the skills, knowledge, attitudes and capabilities needed for the pursuit of excellence in corporate governance within the health sector." In each module we had assigned pre-reading materials and a detailed resource binder. During the sessions we saw a variety of presentations, and got involved with role-playing, board simulations and interactive activities.

The program helps us:

- articulate roles and responsibilities;
- promote innovation;
- ensure accountability;
- oversee policy development;
- measure the organizations effectiveness;
- ensure quality and safety; and
- effectively communicate and report.

This was one of the most valuable learning experiences I have had the opportunity to participate in. I found many of the topics and concepts easily



transferable to my role as a mayor and a member of a municipal council. In addition to the course content, the informal discussions with presenters and board members from around the province were invaluable.

Our health region boards are responsible for ensuring a clear sense of purpose, direction, and priorities in stewardship of the province's health care system. The Ministry of Health has made a bold commitment to making better governance a priority for those boards through the Health Director Education and Certification program.

Is it time to bring a new focus to providing learning opportunities to focus on developing our skills as council members? *Cuff's Guide for Municipal Leaders, The Case for Effective Governance* (Cuff, George. Municipal World, 2007) provides an excellent overview of the many facets of governance as it relates to municipal councils.

Says Cuff: "Governance for most people is new. It is not an extension of what they have done before, nor can it be likened to other areas of service."

Programs such as the MLDP workshops, SUMA's Newly Elected Workshop, Elected Officials Handbook, and now, Mayor's Summer School are important parts of the support we need to be "building better governance" for Saskatchewan villages, towns and cities. I strongly encourage you to take the time to learn more about governance and to get engaged in implementing it in your urban municipality.

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• SAMA staff are currently completing appeals relating to the new assessments, and have begun maintenance for the 2014 assessment roll year.

• SAMA is continually working to improve our customer service. By submitting requests for maintenance on an ongoing basis, our municipal customers can help to improve the overall timeliness of maintenance delivery. For more information please visit our website and follow the "Forms" link under the "For Municipalities" heading.

• For more information on SAMA, or Saskatchewan's assessment system, or to view individual property assessments on SAMAView, please visit our website at www.sama.sk.ca.

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There are risks associated with poor leadership and inadequate governance. While risk management is more often associated with financial undertakings, it is – or should be – clear that there are very real risks associated with governance.

Why risk management?

Elected officials at all levels are expected to guide their organizations based on what is commonly referred to as good governance. According to those involved in auditing such organizations (more typically at the provincial and federal government levels) the governing body is responsible for risk management. Similar to private-sector companies, those guiding any public-sector entity (including municipalities) need to embrace some form of formal risk-management process that allows the council to understand the major risks facing the organization, and how they are being mitigated.

What is a risk?

While there are various types of risk, a risk is generally viewed as "anything that affects an organization's ability to achieve its goals" (Source: Alberta Office of the Auditor General). That is, a risk might be something that endangers an organization's ability to meet its payroll, fund its capital commitments, or deliver its services effectively. A risk might also be viewed more as a potential occurrence that should be foreseen, and therefore addressed proactively. For example, when a council is made aware of the potential shut down of a major industry in town, administration should also brief council on what that will do to the assessment base, and therefore to the availability of funding for essential services.

What kind of risk?

There are various types of risks associated with local government. Let's review examples of some common types of risk.

Insurance risk: Ice on the sidewalk in front of the public building causes someone to fall and hurt himself, which then results in a lawsuit against the municipality.

HR risk: Poor reference checking leads to recruiting a CAO or department head who has misrepresented his/her background or credentials, and thus escalates the potential of firing that same person within weeks of announcing his/her hiring.

Regulatory risk: Releasing a staff member without adequate notice or compensation, or doing something as a council that is not within your jurisdiction.

Reputational risk: The good name of the community is at stake if someone on council or in the administration does something that brings discredit to the municipality.

Informational risk: Poor record keeping results in invoices that are not pursued, or minutes not being stored in a safe location.

Conflict risk: Someone on council or in the administration has been allowed to take part in a decision process in which they have a conflict of interest or a direct bias.

General performance risk: This results from stating clear organizational goals at the outset of the year, but then failing to pursue these as everything else is allowed to supplant the road of good intentions.

How to determine risks

What should council and management do to determine the risks it faces? Unfortunately, in many instances nothing is done except what might be required for general insurance purposes. This is often seen as drudgery, and not something that is 'top of desk.'

Every municipality, large or small, rural or urban should conduct a periodic, municipality-wide risk assessment examining the obvious – and the notso-obvious – areas where risk may develop. Risks should also be linked to organizational goals and objectives such that there is awareness about what happens if you fail to deliver on your expected results.

Some risks to consider:

Are there plans in place enabling you to mitigate any risks that might normally be expected?

If you have a record snowfall or flood, have you taken the precautions that a reasonable person should?

Have you developed action plans to deal with unacceptably high risks?

Do you know what an acceptable risk tolerance is, and what might happen if...

In these circumstances, a municipality could seek out independent expertise (from, for example, the provincial emergency management agency) on what is a reasonable level of risk, and the potential for that risk to occur.

Further, the administration and council ought to be doing a 'mirror check.' That occurs when you look into one and ask, "What risks am I concerned about? Have these been properly identified and carefully planned?"

Finally, ensure that your council has a clear, comprehensive set of policies, including those that speak to risk issues. Policy-making is, or ought to be, proactive. (My next book will speak more to this issue.)

A legal consequence

I am a consultant, not a lawyer, but I have considered that legal counsel would likely point any administrator and his/her council to the prevailing law or recent cases, and suggest that a word to the wise should be sufficient. Did the council or its employees and agents act in good faith with a focus on the best interests of the residents? Did the council and its employees or agents exercise reasonable care that any prudent person would exercise?

If there has been no consideration given to the risks faced by the municipality in its day-to-day dealings, I would hazard a guess that the system would be found wanting.

Role of council members

Members of council have a role in this discussion. What steps have you taken or asked the CAO to take to ensure that your role in monitoring risks is respected? Have you met with your CAO and discussed the type of risks most likely to place the municipality in some degree of jeopardy? Has he/she discussed risks with your insurance agency, and are both parties satisfied that appropriate measures have been taken? Do you have adequate policies and procedures in place to mitigate foreseeable risks?

Who is accountable?

The Council is not the CAO, not the other staff members (if there are any), not the finance or audit committee, not your predecessors, not Aunt Martha, not a poor childhood, not best intentions – the council is always accountable. The CAO may be responsible along with other members of the management team to ensure risk management is understood and becomes part of the culture of the organization, but the council is accountable to its residents for making sure it happens.

Conclusion

Each council needs to recognize that risk management is a fundamental part of its mandate. Accept that there will be risks. Identify the most likely risks. Seek input from your management or ensure that they are taking the appropriate steps to preserve and protect the valuable assets of your community. \diamond



Tyler McNab, Equipment Operator, SaskEnergy

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- Doug Kelln, President & CEO, SaskEnergy Inc.



URBAN Voice

17



How are you determining your insurable values?

Chetan Thakore, Vice-President, Business Development for Suncorp Valuations

In recent years, construction costs throughout Canada have escalated at an accelerated rate; this has been magnified in provinces such as Saskatchewan that have experienced 'hyper-inflation.' This escalation is due to a combination of factors, including steep price increases for many building materials, and rising labour costs due to a shortage of skilled labour in the building trades. These cost increases are magnified in certain areas as a result of the boom in the oil and natural resources sectors. Increases to construction costs have been significantly higher than the general inflation rate across Saskatchewan since 2008.

Because of these price increases, many public sector properties risk being under-insured. It may be time to ensure your properties' insurable value is reliable.

COMMON PITFALLS

It is not uncommon to overlook the importance of accurately determining the replacement cost of properties. As a result, the insurable value you report may have come from a variety of less-thanreliable sources including: 1) Use of Developer's Construction Costs The reported insurable value may have been based on the developer's construction cost. This amount may not include 'soft costs' such as fees for architects, development, and general contractors. These are significant costs that should be included in the insurable value of the municipal property schedule.

A developer with multiple projects can also achieve efficiencies on material and labour costs. The reduction in these costs may result in a lower construction cost for the subject property that may not be achieved in the event of a loss and reconstruction of a single building. Our experience has shown that in Saskatchewan, developer's construction cost can be approximately 20 to 40 per cent less than the replacement cost of the subject property.

2) Extended Indexing of Insurable Value Once an insurable value exists, many insurers/insurance brokers may use the annual Consumer Price Index (CPI) to update the insurable value of the subject property for an extended period. The annual CPI has been reported in the three per cent range in recent years. In contrast, construction costs in Saskatchewan have seen periods that averaged twice this amount; this can be exacerbated for specialuse facilities such as arenas or water treatment. If the original construction cost being indexed is incorrect, it can compound the error as time goes on. Lastly, even with a correct original construction cost, and accurate inflation index factors, an insurable value should not be indexed up for more than three to five consecutive years.

3) Estimates from Unqualified Parties In an attempt to save costs, some organizations may develop a replacement-cost estimate on a cost-per-square-foot basis only. This methodology is not reliable since it may not consider location, construction quality and many of the important specialty features of municipal properties. Many of the construction details of municipal properties can only be verified by a physical inspection and comprehensive review of the architectural and site plans. In addition, the firm that completes the estimate should have specific architectural-costing experience versus market-value appraisal experience. Market-value appraisals consider many other factors that are not relevant to the insurable value.

GETTING IT RIGHT

An insurance appraisal is the most accurate way to determine the current insurable value of your property. It is a formal estimate or opinion of value on a property as of a specified date.

The insurable value should be based on the Replacement Cost New of the building construction and if required, associated site improvements. This value is based on a physical inspection, review of the building plans (architectural and site), and the development of current construction costs.

Appraisal firms use various construction costs from published sources including Marshall & Swift/Boeck, R.S. Means Construction Cost Data, and Handscomb's Yardstick for Costing. A reputable appraisal firm will also cross reference this data with actual construction costs (including soft costs) reported by contractors and developers to account for regional influences where there have been significant market shifts.

Finally, construction costs of similar facilities appraised should be used as a benchmark test to ensure the insurable value is correct. It is important that the insurance appraisal firm you engage uses many of the above resources to develop an accurate insurable value for your property.

QUALIFICATIONS OF REPUTABLE APPRAISAL FIRMS

To select a reputable appraisal firm, look for these qualifications:

- The firm carries a minimum of \$5 million errors and omissions insurance.
- The appraisers have an educational background in architectural costing or engineering.
- The appraisers are experienced at completing insurance appraisals for public sector entities in your area.
- The appraisal service includes both above-grade and below-grade assets.
- The appraisal service complies with the Uniform Standards of Professional Appraisal Practice.
- The appraisers review architectural plans, and site plans, as best available.

In conclusion, it is prudent for all municipalities to measure the origin of your insurable values for your property assets. With the significant rise in construction costs in Saskatchewan since 2008, and the scrutiny of the public, it is important for municipal officials to understand your insurable value schedules.

To highlight this, here is an example. In 2006, a basic pre-engineered steel building in Saskatoon could be constructed for \$65 per square foot. Today, depending on the interior finishes (office to warehouse ratio) that same building is in the range of \$100 to \$110 per square foot! For specialty-use properties in nonurban settings this type of change is even further magnified.

If your organization is under-insured and suffers a loss, there could be serious financial and legal implications for your municipality. On the other hand, if you are over-insured, precious civic funds are being spent on premium payments, which could be used elsewhere. ▼

Engineering Saskatchewan's Great Communities Municipal Transportation Geomatics Land Development Pipelines Facilities

FOCUS



Protective arena netting: eyesore or eye protector

计可算的证券

Jason Minvielle, Aon Reed Stenhouse Inc. (Aon)

For many Canadians, the arrival of fall means one thing – hockey season. This year, there has been much attention paid to Hockey Canada's ban on bodychecking for players in the peewee age group or younger. Little attention has been given, however, to another group often injured at hockey games each year: spectators.

THE HISTORY

Spectator injuries are as old as the game of hockey itself, though response to the injuries has been a long time coming.

In the mid-1950s, **Conn Smythe** decided to replace the chicken wire fence at Maple Leaf Gardens with plexiglass after a fan was struck in the mouth and lost several teeth. Fast-forward almost half a century to Winnipeg in 2000. Louise Lanthier was at her 16-year-old son's hockey game when a player tried to clear the puck along the glass. Unfortunately for Lanthier, the puck came over the glass and struck her directly in the eye, damaging her eyeball so severely that it caused permanent loss of sight in that eye.

Shortly afterwards, Lanthier was saddened to learn of 21-year-old **Chad Hildebrand**'s death in Winnipeg. A shot flew into the crowd, glanced off a friend's head and hit Hildebrand in the temple. He was taken to hospital, examined then released. Later, he collapsed at home and died one week following the injury. It was this news that turned Lanthier from Hockey Mom into Hockey Crusader.

Lanthier campaigned to have the City

of Winnipeg install protective netting at all its arenas. She felt the city should at least install the netting on half of each arena to give the spectators the option of sitting in a protected area. In 2000, Lanthier got her wish when the City of Winnipeg strung netting around the entire playing surface at 30 public rinks in the city. Total cost: \$44,000.

In 2002, the NHL Board of Governors followed Winnipeg's lead under similarly tragic circumstances. Thirteen-year-old **Brittanie Cecil** died two days after being struck in the forehead by a hockey puck at a Columbus Blue Jackets' game. Three months later, the NHL ordered the installation of protective netting and standardization of the minimum height of glass around the rink. Despite a league report finding its arenas to be safe, commissioner **Gary**

One study found that during 127 NHL hockey games, pucks injured 122 people; 90 required stitches, and 57 required transport to hospital emergency room. That same study reported that women and children were 2.6 times more likely to be injured at a hockey game than adult males.

THE PUCK STOPS HERE

Bettman said, "We're doing it because we think it's the right thing to do after what has happened."

Spectator deaths are rare at hockey games. Indeed, Cecil's was the first recorded death of a spectator at an NHL game in more than 85 years. However, statistics for hockey spectator injuries still tell a dangerous tale. One study found that during 127 NHL hockey games, pucks injured 122 people; 90 required stitches, and 57 required transport to hospital emergency room. That same study reported that women and children were 2.6 times more likely to be injured at a hockey game than adult males.

While those statistics make the decision to install protective netting at all arena facilities seem like a no-brainer, negative reactions from hockey fans have prevented rapid implementation in North America.

In 1993 (before the NHL mandated netting in all rinks) Calgary's Saddledome hung netting. The overwhelmingly negative reaction from fans brought the netting down after only one game. The difference between European and North American attitudes toward netting is marked. International Ice Hockey Federation official, **Szymon Szemberg**, saw the difference when attempting to install netting at The Peaks Ice Arena for the 2002 Olympics in Salt Lake City. "People in North America are no less aware of the danger than Europeans," he said, "but the business aspect is more important (to them) than safety."

Hall of Famer goalie Ken Dryden agreed, comparing the acceptance of protective netting at hockey games to the introduction of masks for goalies in the 1960s. "The first few times, fans would focus on the reality of it, just like people notice any change. Soon they wouldn't."

Bettman commented similarly to the New York Times: "In less than three minutes, people won't even know it's there."

The predictions of Dryden and Bettman appear to have been realized as, little more than a decade following the NHL's decision to install netting, the debate has diminished entirely.

LEGAL ISSUES

Liability for spectator injuries has shifted decidedly in favour of sports teams and

facility owners over the injured parties as the assumption-of-risk concept generally applies, and – except under extraordinary circumstances – spectators injured by objects at sporting events almost never win damages.

In a 1986 judgment following a broken jaw suffered from a foul ball at a baseball game, a court stated, "spectators accept the inherent dangers in a sporting event and assume the risk of injury insofar as such risks are obvious and necessary." Seeing no discernible difference from a legal standpoint between a flying puck and a batted baseball, court rulings involving injuries to hockey spectators are similar.

In Sawyer v State, a hockey puck injured a 13-year-old girl. The court stated that "she admits to having seen pucks striking the [protective] net on her previous visits to the arena and...it cannot be said that a reasonably prudent person of [the plaintiffs] years, intelligence, and degree of development, would not have fully appreciated the danger and, hence... assumed the risk."

THE SASKATCHEWAN EXPERIENCE

The hundreds of community rinks located in Saskatchewan's urban municipalities are no exception to the issue of protective netting. The SUMAssure Insurance Reciprocal is in the process of completing riskcontrol surveys at 125 facilities across the province. All facilities insured under SUMAssure with a value of \$2,000,000 or greater are being surveyed to review exposures to loss including property-risk exposures such as fire and flood and general-liability exposures that could potentially be affected by the protective netting issue.

SUMAssure prides itself on its focus on risk prevention, control, and management rather than just collecting premiums and paying claims. SUMAssure does not rely exclusively on legal liability to determine whether or not a dangerous situation requires attention from a subscriber. Just because SUMAssure subscribers have common-law precedents on their side does not mean that our members simply accept 150-kilometre-per-hour flying projectiles as a fact of life in their facilities.

The four risk-control engineers conducting the surveys on behalf of SUMAssure have all recommended improvements to spectator protection including the height of glass above the boards and protective netting, and SUMAssure subscribers are taking notice and making improvements. This recommendation comes from one of the survey reports:

The current spectator seating arrangement allows for patrons to be accidentally







The CAN/CSA-Z262.7-04 (Guidelines for spectator safety in indoor arenas) is an excellent reference pertaining to the provision of netting.

struck by flying pucks. In order to protect against this commonly occurring event, consideration should be given to providing safety netting along the spectator sides of the rink.

The CAN/CSA-Z262.7-04 (Guidelines for spectator safety in indoor arenas) is an excellent reference pertaining to the provision of netting.

Additional protection should be provided if an object can travel in a direct line from the playing surface to an area where spectators and non-participants are located.

NETTING STANDARDS

SUMAssure's recommendation references the Canadian Standards Association (CSA) standard CAN/CSA-Z262.7-04, Guidelines for Spectator Safety in Indoor Arenas. That standard provides guidance on safety to owners and operators, architects, planners, engineers, construction companies, construction contractors and appropriate inspectors in the design, construction and operation of indoor arenas. The standard is voluntary and is not retroactive.

The standard recommends a board and glass system permanently surrounding each playing area, with a minimum height of 2.4 m at the sides and 3.05 m at the ends of the playing area when measured from the playing surface. Added protection systems may include a moveable board and glass system, or a moveable safety netting system.

It also outlines measures to consider when an object can travel in a direct line from the playing surface to areas for spectators and non-participants, including:

- highly visible warnings on signs throughout the premises;
- printed warnings on event tickets;
- game-time announcements warning of potential dangers; and
- advising spectators to pay attention to objects leaving the playing area during games.

SUMAssure supports the standard and views it as an excellent resource for those planning to improve protection for

spectators. The Federation of Canadian Municipalities also supports the standard.

You can find more information on netting and spectator protection in the Ontario Recreation Facilities Association (ORFA) Guidelines for Arena Dasherboards and Shielding Systems (2009).

THE COST

Each municipality's cost for protective netting depends on the configuration of a rink and its spectator seating areas. You can also choose from different materials, including Nylon, Kevlar and Monofilament. Black and white are the most common colors, with arena lighting affecting which color is best suited to your facility.

The 30 Winnipeg rinks outfitted for netting in 2000 were completed for less than \$1,500 per facility on average. Today, pricing is estimated at roughly \$5,500 to completely encompass a standard-sized rink with the latest fire-retardant indoor netting.

But the Cecil, Hildebrand and Lanthier families would likely agree that is a small price to pay.

Aon is the Attorney In Fact for the SUMAssure Insurance Reciprocal. SUMAssure is Saskatchewan's first ever Saskatchewan-domiciled insurance reciprocal and is owned by more than 160 of our province's cities, towns and villages. For more information on SUMAssure visit www.sumassure.ca.



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A co-operative approach to

isk Management

Amanda Palmer, Municipal Capacity Development Program

Major flooding issues over the past few years, and strong economic growth in Saskatchewan demonstrate that risk management is essential to good municipal governance. Risk management tries to identify, understand, and minimize the probability and impact of unfortunate events. Local governments in Saskatchewan face substantial operational, economic, environmental, and social risks due to population growth and unpredictable weather patterns.

It is important for municipal leaders to identify, analyze, and prioritize risks that might adversely affect their community's vision and targets. A comprehensive view of risk management that takes into account the various aspects of municipal governance and a regional perspective can limit silos in municipal strategies and improve planning, and accountability.

Risk management could also be used as a tool to work with others. Every service or project a municipality operates and plans involve some degree of risk for stakeholders and the public. Parks and recreation, water, special events, public safety, roads, and social programs are just a few examples. When local governments work together to share the costs of a project or to deliver a service, the risks are also shared and this gives greater certainty for investment.

A municipality may plan and prepare to mitigate the risks associated with a natural disaster through an emergency management plan. However, this can be an expensive process and many municipalities lack the resources to acquire and maintain the equipment, facilities, and personnel necessary to carry out the responsibilities in the plan. If neighbouring municipalities group their funds and share resources, the relative risks become smaller as more municipalities become involved. There are

It is important for municipal leaders to identify, analyze, and prioritize risks that might adversely affect their community's vision and targets.

also more options available to co-ordinate successful emergency management. Intermunicipal co-operation is an efficient and sustainable solution to improve service delivery, maximize opportunity, and minimize the hazards.

This is where the Municipal Capacity Development Program (MCDP) can help! The 2nd annual Inter-municipal Conference will be held on December 2-3, 2013 in Regina at the Ramada Hotel and Convention Centre.

MCDP – along with our partners, SUMA, SARM, and Government Relations – are proud to present a forum to bring together elected officials and administrators from urban and rural municipalities to learn about regional opportunities for shared solutions.

On the first day of the conference, participants will learn about emergency management, alternate enforcement options, recycling and solid waste management, and regional planning. Discussions will focus on the current events in the province and provide insight into common challenges.

The second day of the conference includes workshops on forming a strong regional group, inter-municipal agreements, and strategic planning. The workshops will create a proactive atmosphere where municipalities will have the opportunity to collaborate with neighbors to solve common issues, share experiences, and develop tools to begin inter-municipal cooperation. Day two will also showcase some success stories from around Saskatchewan.

The conference is an excellent opportunity for municipalities in Saskatchewan to discuss regional issues, find solutions, and realize the benefits of working together to plan for a sustainable future. More details on the Inter-Municipal Conference are available on page 7, and you can visit MCDP's website at www.municipalcapacity.ca. Early bird registration is open until October 1, 2013. ▲



- IT'S EVERYONE'S BUSINESS

At first glance, risk management doesn't sound like something the average person deals with. But when you're preparing for a long car trip, what do you do? Fill the tank with gas, check the tires, toss a safety kit in the trunk and put seatbelts on.

These actions won't necessarily guarantee that the trip will run smoothly – there's nothing you can do about construction, weather, traffic or a serious lack of rest stops when one is needed. But by taking some steps, we can mitigate some of the risks that come our way.

The same concept is true at SaskPower. SaskPower is subject to a variety of risks and uncertainties that could impact its financial and operating performance. These risks are managed through a comprehensive Enterprise Risk Management (ERM) program that aligns with the corporation's business goals. The area is staffed by professionals who work to identify potential risks and analyze their impact across the entire company. They also work to identify top risks that could impact SaskPower's business decisions, priorities and financial results.

RELIABILITY AND INFRASTRUCTURE ADEQUACY

Most of the province's current electrical system is 30-50 years old and requires rebuilding, replacement or renewal. Aging assets are increasingly expensive to maintain and operate, and may be less efficient than newer technologies.

With about 38 per cent of Saskatchewan's unplanned outages caused by the condition of the electrical system, it's obvious why the state of SaskPower's infrastructure is so critical.

SaskPower is committed to investing responsibly to ensure customers have the power they need for today and future generations, and has a long-term plan to spend about \$1 billion in 2013 and each year for the long term to renew and rebuild the province's electrical system. In 2012 alone, SaskPower made a record \$981 million in capital investments. This included nearly \$150 million on power line maintenance, an increase of 57 per cent over five years.

SUPPLY PLAN

Saskatchewan continues to grow at an incredible rate. SaskPower estimates power usage is increasing at a rate of 2.6 per cent annually, compared to 1.4 per cent a year from 2000-2010. A new record-high amount of power used by customers at one time was set in early 2013 for the third consecutive year.

Electricity is an indispensable necessity that gives us the power to live well. It is essential to our social and economic prosperity. SaskPower understands the impact its decisions have today and into the future, and is developing a sustainable plan that balances the economic, environmental and social needs of the province.

With a commitment to a diverse mix of generation options, SaskPower is taking a look at all options available to supply power to the province. Plans have been developed to meet Saskatchewan's needs until 2020, and beyond that, a

POWER USAGE IS INCREASING AT A RATE OF 2.6 PER CENT ANNUALLY, COMPARED TO 1.4 PER CENT A YEAR FROM 2000-2010.

comprehensive 40-year outlook has been developed to guide long-term planning.

WORKFORCE MANAGEMENT

The list of work to do is long, and SaskPower requires the right people in the right positions to get it done. A productive workforce is crucial to the business. However, factors such as competition for talent, shortage of critical skills and an aging workforce (over the next 10 years, a significant number of SaskPower employees will be eligible for retirement) can bring substantial challenges.

SaskPower is developing a proactive workforce strategy that includes targeted recruitment, succession planning and key training and apprenticeship programs to ensure we have the required skills for the future.

STAKEHOLDER ENGAGEMENT

SaskPower exists to serve the people

of Saskatchewan, delivering reliable, affordable and sustainable power. SaskPower's activities, products and services impact everyone in the province, including customers, business partners, employees, shareholders, governments and regulators. It's important to stay connected to these groups in order to work together to ensure a bright future for the province.

One example of how SaskPower works with stakeholders is the development of its Aboriginal Relations Strategic Plan. The plan is designed to help build strong relationships with the Aboriginal community, focusing on business development, community engagement, community investment, employment and procurement.

SAFETY

Safety is essential to everything SaskPower does. Many employees spend their days working on or around high voltage equipment, working in confined spaces, around moving machinery, in high-temperature and high-pressure environments or at great heights. There's no such thing as a quiet day at the office. SaskPower has extensive procedures, polices and controls in place to minimize these risks so employees can come home safely.

SaskPower has also established a comprehensive public safety program, largely driven by hazards identified as high risk. The current focus is on SaskPower contractor, construction and farm safety. SaskPower also works in partnership with safety organizations across the province to help spread its safety message.

Every business has its share of risks along the way. SaskPower is working to ensure its risks are well managed, in order to best serve the people of Saskatchewan.

For more information on SaskPower's programs and services, visit www.saskpower.com.



Imagine an INJURY-FREE

Saskatchewan

Safety fírst!

"If more SUMA members adopt *Mission: Zero*, we will see an even larger culture change."

One of the greatest risks facing business today in Saskatchewan is recruiting and retaining qualified employees. Employers are attending job fairs around the world to bring skilled labour here, and then incurring the cost and time to hire and train these new workers.

Unfortunately, here in Saskatchewan, losing those same workers to injury is a very real risk. In 2012, the Saskatchewan Workers' Compensation Board received more than 39,000 injury claims. On Day of Mourning in 2013, 60 Saskatchewan workers were recognized for losing their lives because of workplace injuries and illnesses in 2012.

Investing in injury prevention to keep workers in the workplace is sound business practice. So in 2008, WorkSafe Saskatchewan launched *Mission: Zero*, an injury-prevention campaign to inspire people to strive for zero injuries. At that time, Saskatchewan was beginning its growth spurt. More people were working. We had become the 'go-to' province for oil, gas, potash and new technology. Then, in the midst of the increased activity, WorkSafe Saskatchewan issued the challenge to do it all while achieving zero injuries.

There was some opposition at first. How could employers bring in more workers, build more mines, meet the world's resource needs, and not have more people get hurt along the way? In Saskatchewan injuries were considered a fact of life, and a part of doing business.

WorkSafe faced a challenge to change the way people think and act. "We wear steel-toed boots at work, but then we go home and mow the lawn in our flip flops," says Safe Saskatchewan President and Workers' Compensation Board CEO **Peter Federko**. "It doesn't matter where you lose your toe. If it's gone, you're not kicking the soccer ball with your kid on Saturday or going to work on Monday."

Federko and **Gord Moker**, the CEO of Safe Saskatchewan, knew if they wanted to see a change in Saskatchewan culture, they needed to enlist more voices to spread the message, and so in 2010, WorkSafe and Safe Saskatchewan held the first Health and Safety Leadership Charter event. Leaders of companies, communities and organizations sign a Charter consisting of seven principles relating to health and safety. The leaders commit to protecting their employees, contractors and clients from injuries and fostering health and safety in their communities.

More than 340 organizations, including many SUMA-member governments, have signed the Leadership Charter since 2010. The City of Humboldt was one of the first communities to sign the Charter. Mayor Malcolm Eaton (and SUMA's Vice-President of Cities) explains why: "It was important for us as a community to show our support for the Charter program. Signing the Charter is a contract to our employees and the community that we hold safety as a core value. Through the Charter, we are promising to put their lives, health and safety first and to continue to invest in safety in our community. We want to live as an example so the next generation also maintains this value."

The City of Regina is also a Charter signatory, and this spring the bright red *Mission: Zero* button began appearing on

In 2012, the provincial total injury rate went down 0.92 per cent. Charter signatories' injury rate went down 14.88 per cent.

city trucks and work vehicles. "It's more than a decal to us," explains City Manager **Glen Davies**. "We want all of our employees, our contractors and anyone who uses city services to feel safe, work safe and play safe. We all want to go home healthy at the end of the day."

These committed leaders are making a real difference to the injury rate in Saskatchewan. In 2012, the provincial total injury rate went down 0.92 per cent. Charter signatories' injury rate went down 14.88 per cent.

When *Mission: Zero* launched in 2008, people said that achieving zero injuries was impossible. In June 2013, WorkSafe Saskatchewan conducted a survey and 91 per cent of those surveyed agreed that workplace injuries are preventable. The red button for *Mission: Zero* is appearing all over the province on vehicles, in rinks, at Rider games, and on people's clothing.

"It was time for zero injuries to become Saskatchewan's goal for injury prevention. Safe Saskatchewan adopted Mission: Zero so that it could become the brand for the prevention of all injuries," explains Federko. "We want people to think of two things when they see that red *Mission: Zero* button: Injuries are preventable, and the only right number of injuries is zero. As individuals, companies, and communities adopt *Mission: Zero* the credibility of the brand expands and people will start believing and behaving differently. That's what *Mission: Zero* is all about."

Safe Saskatchewan CEO Moker agrees, although he warns that there is still work to be done. Saskatchewan continues to be second worst in Canada for workplace injuries and worst in Canada for offthe-job injuries. "The Charter signatories are making a difference in our communities and in our province," says Moker. "SUMA members represent a majority of our population and the workers in our municipalities – our public leaders, police officers, firefighters, road crews, and all our front line municipal workers are highly visible. SUMA members and employees have a huge influence on the attitude here in the workplace and in their communities. If more SUMA members adopt *Mission: Zero*, we will see an even larger culture change."

The message of *Mission: Zero* is "Zero injuries. Zero fatalities. Zero suffering." Who can argue with adopting that?

For more information on *Mission: Zero* and making a difference in Saskatchewan by becoming a Charter signatory through the Health and Safety Leadership program, visit *safesask.com* or call Gord Moker at 306-352-3810. ◆

LESS THAN 15% OF SASKATCHEWAN CHILDREN & YOUTH ARE ACTIVE ENOUGH. We're not ok with that. Are you?

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- Develop municipal policy with dedicated capacity to support actions that increase physical activity opportunities in your community.
- Provide active and safe routes for children and youth.
- Integrate actions that increase physical activity opportunities into official community plans.

Municipal leaders and administrators, it's time to take action and get our kids moving.

For help, go to www.saskatchewaninmotion.ca for tools, resources, and support.



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MANAGING ENVIRONMENTAL RISK: NEW REGULATORY

MODEL FOCUSES ON RISK, RESULTS

Saskatchewan Ministry of Environment

In an increasingly complex world, risk is everywhere. In varying degrees, risk is part of every activity that humans undertake. For the Saskatchewan Ministry of Environment, risk, and how to manage it, is top of mind as the Ministry makes the shift to a new model for environmental regulation.

WHY CHANGE?

Saskatchewan's growing economy and population bring both benefits and challenges. More people means increased pressure on the environment to meet the vital needs of clean water, land and air. Increasing demand for Saskatchewan's abundant resources - potash, uranium, timber - means new development proposals to be considered, assessed and regulated. To meet these challenges, the Ministry is moving to a new model that makes the best use of its resources to keep pace with industrial development while delivering effective environmental protection. That model is results-based regulation.

WHAT IS RESULTS-BASED REGULATION?

Under results-based regulation, the government, as regulator, clearly defines the environmental outcomes to be achieved. Results-based regulation provides flexibility in how the proponent gets there, while holding them accountable for achieving the required results through effective compliance tools. Because technology is becoming more and more complex and specialized, the model accommodates the use of qualified persons to certify the work or recommendations. It is a model that leverages the current state of environmental science and recognizes that everyone involved – the regulator, the proponent, and the public – has valuable expertise to contribute and must work collaboratively to manage environmental risks.

Results-based regulation is a riskinformed governance model. The level of regulatory process required is proportional to risk to human health and the environment; more risk means more process. For low-risk, well-understood activities, the process could be a simple online notification that the activity is taking place. For more complex activities, requirements might include environmental protection plans, prepared and certified by qualified persons and reviewed by the Ministry. For complex, higher-risk projects, full environmental assessment and licensing processes come into play.

THE SASKATCHEWAN ENVIRONMENTAL CODE

Results-based regulation represents a significant shift away from prescrip-

tive regulations and the Saskatchewan Environmental Code is at the heart of this new model. The proposed code is a set of clear, legally binding requirements that allow environmental protection to proceed as a normal business process. The chapters that make up version one of the code, developed with unprecedented stakeholder involvement and leadership, reflect a risk-informed approach to environmental regulation. The code and its enabling legislation have not yet been proclaimed.

WHAT IS A QUALIFIED PERSON?

In the early 1970s, when current environmental regulation originated, the necessary expertise was typically within government. Over the years, as technological change has exploded, industry now holds much of that specialized knowledge. With this shift, the proponent has more accountability. Still, government and the public must be assured that those carrying out the work are qualified, and that public safety and the environment will be protected. This is where the qualified person, or QP, comes in. The new code includes an important role for gualified persons to help proponents achieve required outcomes and manage environmental risks.

Qualified persons require specific qualifications depending on the type of activity and certification or report required. The code chapters define who the qualified person is for each specific activity. Often, qualified persons are associated with a profession and/or professional body of practice, such as engineers and foresters, and are accountable to that body. In some cases, additional criteria, such as education and work experience, come into play. For those who do not meet the criteria but still feel they are qualified, they can request designation as a qualified person from the Minister of Environment.

A NEW APPROACH TO COMPLIANCE ENFORCEMENT

Compliance with regulation is an important way to achieve environmental protection. With more reliance on proponents and qualified persons to achieve required environmental results comes the need for new tools to ensure that they clearly understand requirements, and to hold them accountable if they fail to follow those requirements. A new approach to compliance, with a suite of new tools, is contained in the Ministry's new compliance model.

The new approach to compliance

enforcement emphasizes education and awareness as its foundation. The new compliance model features a prominent education component, with enhanced compliance and enforcement tools, including an audit function and enhanced administrative penalty provision, and a consistent compliance planning process across all Ministry programs.

The new framework highlights the need to work collaboratively to achieve compliance wherever possible, but includes compliance and enforcement tools to be used when voluntary compliance is not achievable or not appropriate. Priorities are determined through a science-based risk assessment.

ASSESSING RISK

The Ministry begins the process of risk assessment with an environmental scan that includes a broad assessment of trends and emerging issues. The Ministry also seeks input from stakeholder groups and First Nations and Métis communities, or through public consultation. Through a risk-modelling process, the Ministry establishes priorities based on the level of risk. The focus of the compliance plan is to evaluate risks and develop actions to mitigate them, beginning with the highestrisk issues. The Ministry assesses ongoing performance by analyzing compliance rates, compliance history trends, and the overall acceptance of its compliance assurance methodology.

As part of its shift to a results-based approach to regulation, the Ministry has improved its risk-analysis and science capacity. As well, enhanced tracking and notification abilities, supported by information technology improvements, allow the Ministry to better assess and respond to compliance risks. Along with all this comes the Ministry's renewed commitment to regularly evaluate its performance and to continuous improvement.

Risk is everywhere, part of all we do. Ultimately, the goal of environmental regulation is to manage those risks, and prevent incidents that result in serious environmental harm. A results-based approach helps the Ministry do that in a way that makes the best use of its regulatory resources, while keeping pace with a growing Saskatchewan.



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is more than just talk

As we continue to deliver valuable information through the pages of this magazine, in a printed format that is appealing, reader-friendly and not lost in the proliferation of electronic messages that are bombarding our senses, we are also well aware of the need to be respectful of our environment. That is why we are committed to publishing the magazine in the most environmentally-friendly process possible. Here is what we mean:

- During the printing process, we use a solvent recycling system that separates the water from the recovered solvents and leaves only about 5% residue. This results in reduced solvent usage, handling and hazardous hauling.
- We ensure that an efficient recycling program is used for all printing plates and all waste paper.
- Within the pages of each issue, we actively encourage our readers to REUSE and RECYCLE.
- In order to reduce our carbon footprint on the planet, we utilize a carbon
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 publishing responsibilities for the magazine.

So enjoy this magazine...and KEEP THINKING GREEN.

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WORKING FOR YOU

Sean McEachern – Policy and Communications Director, SUMA

The Policy and Communications team at SUMA is a small group of professionals working to promote, protect and defend the interests of urban governments in Saskatchewan. Our goal, as directed by the SUMA Board of Directors, is to position SUMA as the leading voice on urban issues in Saskatchewan.

We strive to be proactive in identifying current issues affecting our cities, towns and villages. We do this by connecting with members through regional meetings, our annual convention, issue-based forums, and online communication. In addition, we engage organizations that are connected to urban governments, such as the Urban Municipal Administrators Association of Saskatchewan (UMAAS), and the Government Finance Officers Association.

We aim to find solutions through research, evidence-based policy development and effective communication with decision makers. With guidance and direction from the Board, we advance these solutions by engaging elected and non-elected provincial officials. We also form partnerships with other associations and organizations that have similar interests to help further our position. Ultimately, our objective is to deliver results to the membership, such as changes in legislation or government policy, that best meet their needs.

To ensure efficient and effective representation, we organize our work within four policy areas: Intergovernmental Affairs, Public Safety and Health, Community and Economic Development, and Environment. Each area is connected to a Board of Directors' standing committee, and all policy-related matters flow through these committees. Policy staff takes direction from those committees and the full Board.

WHO WE ARE

The Policy and Communications team is led by the Director, **Sean McEachern**. Sean has been with SUMA since 2006, serving as a Policy Advisor, then Senior Policy Advisor before moving up to the Director position in March of 2013. He previously worked as a Special Assistant to the former federal Minister of Finance, the Honourable **Ralph Goodale**. Sean holds a Bachelor of Education degree from the University of Regina. In addition to his Director duties, Sean is also involved in the Intergovernmental Affairs committee policy items.

Che-Wei Chung joined the SUMA team in 2009 as a Policy Advisor. He is responsible for policy files on transportation, immigration, community and economic development, and environmental policy. Che-Wei graduated from the University of Lethbridge, with a bachelor's degree in Political Science and recently completed his Masters' degree in Public Administration at the University of Regina.

Sean McKenzie joined SUMA in May of 2013 as a Policy Advisor. Previously, Sean spent four years with the Emergency Management and Fire Safety Branch of the Ministry of Government Relations as a Business Information Officer. Sean has Bachelor's and Master's degrees, both in English, from the University of Regina.

SUMA's Communications and Web Coordinator is **Tiffany Wolf**. She got her journalism degree from the University of Regina in 2005, and soon found her way into communications. She spent six years writing about pensions and benefits with the provincial government, before coming to SUMA in the spring of 2012.

Libbey Morin has been working with SUMA as a Policy Research Assistant since the summer of 2012. Libbey is a full-time student pursuing a Bachelor of Arts degree in Political Science from the University of Regina. Libbey's responsibilities are wide ranging but mostly include (as her title would suggest) assisting the group with research. She also helps administer the Municipal Recycling Bridge Funding Program.

Recently, we have been working on the following issues:

Infrastructure:

The Long-Term Infrastructure Project committee has completed its work. This committee was tasked with developing the foundation for a provincial infrastructure program. The work focused on various topics related to alternative financing options, best practices in infrastructure investments, and identifying the current and future funding needs. The final report is expected to be released this fall. Moving forward SUMA will continue to advocate for an infrastructure program to address aging infrastructure and the need for new infrastructure in our cities, towns and villages. SUMA has maintained that, to continue the unprecedented economic growth this province is experiencing, investment in urban infrastructure by the provincial government is critical.

Alternative Enforcement Options:

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SUMA is working jointly with the Saskatchewan Association of Rural Municipalities (SARM) to explore alternative enforcement options for municipalities. This issue is related to growing desire from local governments to have options beyond the RCMP to enforce local bylaws. The committee established to explore these alternatives includes representatives from SUMA, SARM, the RCMP, the Ministry of Justice, and the Ministry of Corrections and Policing. The committee is currently drafting training standards for municipal bylaw officers, and establishing some clarity around the special constable appointments and how they can best serve a municipality's needs.

Municipal Policing Forum:

Policing in our communities is an important service that ensures a safe and crimefree environment. Policing is a significant cost for local governments, and it is important that the council and local police have a healthy relationship, where each side understands the other's expectations and priorities. In September, SUMA's Municipal Policing Forum will bring local governments, the police and provincial government together to discuss issues such as policing in a growing economy, creating safer communities, and alternative enforcement options.

Multi-Material Recycling Program:

Since February 2013, SUMA has been working with SARM and the Association of Regional Waste Management Authorities of Saskatchewan (ARMWAS) on developing a program management plan for province-wide recycling funding. The plan will outline how the MMRP will operate, and the terms and conditions that local governments must adhere to in order to get funding from the MMRP.

In June, SUMA attended a public consultation hosted by the industry association, Multi-Material Stewardship Western (MMSW). Together with SARM and ARWMAS, SUMA provided a letter to the MMSW and the Minister of Environment about local governments' perspectives on the draft plan.

We are committed to getting the best program for our members. We have pushed to have the program implemented within six months of the Minister's approval of the plan, rather than the 12 months proposed in the current plan. SUMA wants to see the details of the local government advisory committees included in the program plan. This will ensure that important MMRP decisions affecting urban governThe Policy and Communications team at SUMA is a small group of professionals working to promote, protect and defend the interests of urban governments in Saskatchewan.

ments will be vetted through the advisory committee for recommendations. We are also calling for costs to be reimbursed based on actual Saskatchewan data, as soon as they are available, instead of using Manitoba data for the first two years of the program.

The MMSW submitted the program plan on August 2, 2013. Though they made some changes between the initial drafts and what they submitted to the Ministry of Environment for approval, we remain concerned about the details above. We have raised these concerns with the Minister of Environment, and will continue to work together to build the best program possible. We will keep you updated on progress of the MMRP.

Municipal Recycling Bridge Funding Program:

In 2009, the province established the Municipal Recycling Bridge Funding Program to ensure local governments could continue their paper and cardboard recycling operations until the MMRP was fully implemented. Since then, SUMA has administered more than \$2 million to more than 100 participating urban and rural governments. The province extended the program for another year. Participants will be reimbursed in two installments for paper and cardboard recycled in 2013. The program will end in April 2014.

Amendments to The Municipalities Act:

The Ministry of Government Relations recently consulted SUMA on amendments to *The Municipalities Act*. The amendments are intended to:

- impose minimum criteria for the establishment of organized hamlets, villages, and resort villages;
- enable the voluntary restructuring of urban and rural municipalities into a municipal district;
- require corporate dissolution if a municipality is non-compliant with statutory requirements for two or more years, and fails to meet minimum population

criteria;

- enable citizens to petition their municipal council to conduct and release the results of a forensic financial audit; and
- give the minister the authority to limit the use and application of minimum and base tax, and to set conditions respecting tax abatements.

SUMA reviewed the proposed amendments and provided support, with the exception of the financial audit amendment (which may cause an undue administrative and financial burden on urban governments) and the tax amendments – that would restrict municipal tax autonomy. Support for the other amendments was in line with our commitment to sustainable urban governments, and was contingent on being included in the development of the new regulations.

Asset Management Getting Started Guide:

In partnership with Government Relations and SARM, SUMA developed a guide on asset management for local governments. The guide provides basic information about asset management, and how you can use it to help support municipal operations. Asset management can be complicated, but at its core it is about understanding what municipal assets local governments have, and how to manage them effectively over the longterm. The guide will help you better understand and promote asset management in your municipality.

This guide is not a detailed explanation of how to practice asset management, but a tool to help local governments understand what is involved in asset management so you can work toward implementing asset management practices and principles in your municipality.

These are just some of the items the Policy and Communications team is working on. To stay up to date on our work, watch future issues of the Urban Voice, our bi-weekly newsletter, Urban Update, and our website at *www.suma.org*.



Make a date with SUMA for upcoming events

SUMA'S MUNICIPAL POLICING FORUM

Having a safe community is key to attracting new residents, and retaining those already living there. It's up to local governments to provide that safety, and in Saskatchewan that means retaining the services of the RCMP or a local municipal police force for law enforcement and crime prevention. To help local governments and the police forge strong relationships, SUMA is bringing the two sides together at a Municipal Policing Forum on September 26 and 27.

The forum will help both sides understand each other's expectations and priorities, and give them a place to discuss the issues. Invitations went out in July, and we encourage the invited guests to register before space runs out. Join mayors, reeves, councillors, municipal administration staff, and members of municipality's Board of Police Commissioners to discuss how you can make and keep your community safe and crime free.

REGIONAL MEETINGS

Dates are set for this year's regional meetings. Once again, the meetings are being held only in the fall, based on membership feedback. They also now have an increased focus on education. You can also expect updates from SUMA and your region.

We will provide more details like location and agenda as they become available.

MARK YOUR CALENDAR

Tuesday, October 1 – Central region Wednesday, October 2 – East Central region

URBAN 1/cice



Main Floor – 3211 Albert Street Regina SK S4S 5W6 Tel: (306)787-2105 Fax: (306)787-0069 www.pcs.gov.sk.ca/shf Thursday, October 3 – Southeast region Tuesday, October 8 – Southwest region Wednesday, October 9 – West Central region Thursday, October 10 – Northwest region Friday, October 11 – Northeast region

CONVENTION 2014

Would you believe that SUMA's 109th convention is only five months away? Convention 2014 is happening February 2-5 in Regina at the Queensbury Convention Centre, and it's shaping up to be an exciting few days.

Strength From Many Peoples will be the theme, a play on the provincial motto (From Many Peoples Strength), focusing on all the people it takes to make our urban municipalities strong. Looking at the rise in immigration, and the importance of the relationships we maintain, it takes many people to make Saskatchewan the amazing province it is today.

We are also excited to tell you that the Sunday night event will take place at the Saskatchewan Science Centre! You'll have the chance to check out Space Stadium, Anatomy Academy, Windyville, and all the other exhibits the Science Centre has to offer, all while getting to mingle with other SUMA members, Board members, and staff.

The host hotel is the Ramada Hotel and Convention Centre, and information on other hotel accommodations is available on our website. Rooms are going quickly, with one hotel already full, so act quickly!

Our keynote speaker will be Ted Jaleta, a Regina resident



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who came to Canada as a refugee in 1982. Ted will bring an inspiring message about courage, determination, hard work and overcoming obstacles.

Be sure to send in your nominations for the Meritorious Service Award, the Honorary Service Award, and the Scoop Lewry Award before the September 19 deadline. Awards will be handed out at the President's Banquet on Tuesday, February 4.

MARK YOUR CALENDAR

February 2-5 - Convention 2014

We will update the web pages for these events as more details are available. Check the Events tab on the SUMA website (www.suma.org) to stay up to date with the latest information.

MUNICIPAL LEADERSHIP DEVELOPMENT PROGRAM (MLDP)

Modules for MLDP are scheduled for November 13-28, at locations around the province. The program is a series of six workshops for elected officials and senior municipal staff designed to strengthen local government leadership. Registration for the modules will open in the fall.

To get more information about MLDP and how to register, visit www.mldp.ca. These modules are an important part of ensuring good governance in municipalities, and we strongly encourage you work toward your MLDP certificate.

MARK YOUR CALENDAR

Strategic & Financial Planning for **Municipalities** Humboldt November 20 November 28 Gull Lake

Municipal Economic Development Fundamentals Rosthern November 14 November 27 Kipling

Human Resources in the Municipal Workplace Nipawin November 19 Outlook

November 26

Public Relations and Communications for Municipalities

November 19 November 27

Community and Land Use Planning Module . . 13

Kelvington	November 13
Assiniboia	November 26

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www.environment.gov.sk.ca/code

askatchewan

SUMA Hits the Links in Shaunavon



Many thanks to the Town of Shaunavon, Mayor **Sharon Dickie**, and CAO **Jay Meyer** for hosting the 25th Annual SUMA Golf Tournament in July. The event was a great success, and fun was had by all. In total, 79 people attended.

The Thursday banquet was hosted at the new recreation complex, the Crescent Point Wickenheiser Centre. The facility is named after Haley Wickenheiser, one of the top female hockey players in the world, and originally from Shaunavon! The night included a delicious steak supper, followed by entertaining karaoke renditions.



Karaoke Night

The Dennis Draper Award was awarded to Murray Westby, George Bristow, Don Cody, and Don Schlosser (not pictured).
Many thanks to the Town of Shaunavon.



Those who didn't golf spent Friday morning on a historic walking tour, where they got to make new friends, and see the sites around Shaunavon. Stops included the courthouse, hotel, theatre, and museum.

Thank you to all those played a role in planning the tournament, to all the sponsors, and to all those who attended; you all contributed to an excellent event. To view more photos of the participants and winning teams, visit the 2013 Golf Tournament page on our website (*www.suma.org*) under Events. *****



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URBAN Voice 37

Join the Urban Network

Introducing SUMA's Professional Services Directory

Municipal leaders - who do you need?

Starting the search for professionals can be a daunting task. Find contact information and references for the professional services your community needs, all in one place.

- Communications & Advocacy Services
- Project Managers
- Management Consultants & Strategic Planners
- HR & Labour Relations Consultants

- Community Planners
- Municipal Engineers
- Accountants
- Lawyers

Business owners – who are your clients?

If you are a professional offering services to urban governments, you already realize that the urban marketplace represents a huge opportunity for you. There are more than 450 urban governments in Saskatchewan, with a total market reach of more than \$2 billion annually. Urban expenditures are wide ranging, covering nearly every type of professional service. The SUMA website has more than 44,000 views annually – a wide audience, with an enormous purchasing power.

Join the urban network now!

See the Professional Services Directory at *www.suma.org* under Urban Marketplace.

Municipal leaders looking for services can find professionals quickly and easily.

Professionals can find all the information they need on how to get their information to urban governments all across Saskatchewan.



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- Liquid Polymer Dosing Units

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- Silos

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Fred Clipsham – Chair of WUQWATR (Wascana Upper Qu'Appelle Watersheds Taking Responsibility) and Director of SAW (Saskatchewan Association of Watersheds)

SA Drinkina V

WORKING WITH YOUR REGION

At Convention 2012, SUMA members passed a Board-sponsored resolution urging members to join their local watershed associations. So why is this worth considering now?

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In the years following the Laing Enquiry into the causes of the North Battleford water incident, the Saskatchewan Watershed Authority (now called the Water Security Agency) brought local people together to identify threats to their watersheds. These groups proposed action plans, and set up watershed groups to implement them. There are now ten watershed groups, with the last two (in the Lower Qu'Appelle and Carrot River watersheds) launched this year.

Urban and rural representatives working together with the common goal of source water protection is a real strength of these groups. They recognize that we are all upstream of someone, and downstream of someone else, and that we need co-ordinated actions to have successful outcomes.

In the Canadian scheme of things, the one power that falls to local government is land-use control. Zoning power is most effective in the hands of local people who understand the needs of the community and local conditions. A significant problem, however, is that zoning decisions only apply within the boundaries of the jurisdiction. So thoughtful zoning meant to protect water sources in one municipality can be undone if upstream jurisdictions do nothing, or worse, allow damaging land uses.

It is essential for urban and rural municipalities to work together for the security and safety of our water supply. Consider, for example, a town that uses wells for water. If the surrounding rural

"Zoning power is most effective in the hands of local people who understand the needs of the community and local conditions." municipalities don't have effective zoning controls in place, the recharge areas for the groundwater source can be polluted by agricultural or industrial activities.

Many communities are in the process of updating their Official Community Plan (OCP). Watershed associations are a good place to discuss how each jurisdiction's zoning controls can complement the efforts of their neighbours. The Ministry of Government Relations says source water protection should be considered when updating the OCP, but this is not required. Ideally, watershed groups can influence local planning processes to ensure the plans of all the municipalities within a watershed are in sync.

Common actions, like a concerted effort to cap abandoned wells, can also be agreed to at the watershed table. Financial assistance is available for landowners, and watershed groups can help by co-ordinating contractors to keep average costs down.

There are several good examples of how a watershed group can coordinate action on behalf of urban and rural members. Here's another one: the Assiniboine Watershed Stewardship Association recently completed a Land and Infrastructure Resiliency Assessment project in the Yorkton Creek and Smith Creek subbasins. The report begins: "Extreme run-off events can cause flooding that may prove devastating to urban and rural municipalities and the watersheds they inhabit. Cropland, livestock operations, homes, businesses, transportation infrastructure, etc. can all suffer costly damage that can deeply affect a region's prosperity, natural environment, and social well-being. It is clear that regional stakeholders require a means to develop, evaluate and implement protective and adaptive climate strategies to ensure sustainable long term growth and community safety. The focus of this project is to provide information to stakeholders that will allow them to identify and develop climate adaptation strategies that are both workable and cost-effective."

It concludes: "As project manager, the Assiniboine Watershed Stewardship Association (AWSA) worked closely with rural municipalities and urban communities within the sub-basins to gather information and solicit input. For example, information on municipal resources such as infrastructure and damage cost of previous flooding events was collected. The local data, gathered in combination with a detailed parcel-by-parcel survey completed by AWSA, provided a comprehensive package of information about the region. The results demonstrate the benefits of planning beyond the boundary of a single community to instead encompass a larger geographic area. Through analyzing the results of the study, hopefully stakeholders will appreciate that not only does a watershed approach coincide with a more thorough understanding of hydrological implications of extreme rainfall events within an entire watershed, it provides a venue where community decision makers can successfully and cooperatively work with stewards of the land such as watershed groups, agricultural producers, and First Nations."

I mentioned that there are 10 watershed stewardship groups. Some have been up and running for more than five years, and it is time to renew their source water protection plans. The Water Security Agency, as part of the 25 Year Water Security Plan, will help with the process of renewal, beginning in 2014. Plan renewal presents urban councils with a perfect opportunity to get involved with your neighbours to ensure the needs of your community are being met.



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SUMA Expands Group Procurement Project with First Data

Tania Meier – Event and Corporate Services Manager, SUMA

Resolution 13 at Convention 2013 was a request to investigate expanding the SUMAdvantage program and group purchasing services. Members passed the resolution, and we are proud to announce that we have another partnership ready to launch!

We identified credit card and debit merchant services as an area to ripe for group purchasing. We collected data from 23 member municipalities with programs in place. Our research showed significant difference in the costs charged by providers. For example, Interac charges ranged from \$0.05 to \$0.54 per transaction, and terminal-rental rates ranged from \$25 to \$45 per month.

Armed with this research, we sent out a request for proposal to a number of the merchant suppliers. We got three proposals back, and reviewed them for benefit to SUMA and our members. We chose First Data as the exclusive supplier of the SUMA credit and debit card merchant services program based on their competitive proposal, benefit to both SUMA and our members, and their customer service.

At Convention 2012, members passed a resolution asking for implementation

of a province-wide municipal electronic payment option. It called for SUMA to lobby financial institutions to provide standard municipal direct debit and/or credit card payment options. Although we haven't seen success with the financial institutions providing standard pricing, the partnership with First Data helps address member concerns of the costs associated with offering a credit and/or debit service to residents.

First Data is a global technology and payments processing leader, serving more than six million merchant locations, thousands of card issuers, and millions of consumers worldwide. Their main focus in Canada is providing a complete range of innovative payment processing services that allow Canadian merchants the ability to accept all forms of payment. First Data offers point-of-sale solutions; internet and emerging payments; authorization, settlement and reconciliation; chargeback administration; fraud prevention; reporting and equipment management; and customer service.

The program developed for SUMA members is extremely competitive. Members now have a solid option if you want to consider giving residents the ability to pay you with credit and/or debit cards. If you already offer this service, you may want to consider switching providers.

First Data.

The same pricing is offered to all SUMA member municipalities – regardless of population. Additionally, First Data will do a free cost analysis against your current provider to see if you can realize cost savings by joining the SUMA program.

For more information on the program contact:

Tania Meier

Event & Corporate Services Manager SUMA Phone: 306-525-4379 Email: *tmeier@suma.org*

Nelson Crowder

Account Executive, Saskatchewan First Data Canada Phone: 306-241-5008 Email: nelson.crowder@firstdata.com

The full resolutions referenced above can be found at www.suma.org/resolutions.php.







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STRONG NEW PARTNERSHIP WITH SASKTEL

As of July 1, 2013, a powerful partnership took effect in Saskatchewan. SUMA's member municipalities now have access to a special agreement with SaskTel on long distance, cellular and Internet services as part of the SUMAdvantage program.

While the partnership is under the control of SUMAdvantage, it came about as a result of a group procurement resolution passed at the 2013 Convention. SUMA's Event and Corporate Services Manager, **Tania Meier**, says:

"SUMA has always enjoyed a strong working relationship with SaskTel and now this partnership solidifies our relationship. We are very excited that SaskTel is the first program to be launched under the group procurement project and shows that working together can enhance savings for all members. Thus far the feedback from the membership has been overwhelming positive on the launch of this new partnership with SaskTel."

Wes LaBrash, SaskTel's Director of Marketing - Business Solutions, describes the partnership as a "win-win" for both parties:

"The agreement allows SaskTel the opportunity for increased dialogue with Saskatchewan's urban communities about upcoming developments. This will enable SaskTel to gain a better understanding of the unique requirements of urban municipalities and the people who reside in those communities, and from this, SaskTel will be able to better meet their communications needs. SaskTel has a rich history in the province of Saskatchewan and strives to be the provider of choice for all individuals and businesses. SaskTel employees are spread across the entire province and take great pride in serving the communities where they work and where their families live."

SaskTel is committed to providing the people of Saskatchewan with leading-edge communications services and continues to invest in a world-class network to ensure the company is meeting the changing needs of customers. This includes ongoing



SaskTel continues to invest in building a world-class network, meeting the growing demands of Saskatchewan communities.

investment in wireless and fibre optic networks and world-class data centres. In fact, SaskTel is planning to spend \$1.6 billion in capital expenditures over the next five years.

According to LaBrash, customer satisfaction and meeting the growing demands of customers across the entire province is very important to SaskTel. "Our goal is to make Saskatchewan the most connected province in Canada, and we are well on our way to accomplishing this," he says.

SUMA and SaskTel have a rich history of co-operation. SaskTel has been a regular, prominent sponsor of SUMA's annual convention. Now this new partnership extends this co-operation to another level – a level that ultimately benefits the communities we both serve.

"Our goal is to make Saskatchewan the most connected province in Canada, and we are well on our way to accomplishing this."



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Following is a list of our SUMAdvantage programs by category. To learn more about a program, visit the SUMA website.

If you need additional information, please contact SUMA's Event and Corporate Services Manager, Tania Meier, at 306-525-4379 or email tmeier@suma.org

OFFICE AND MUNICIPAL ELECTIONS

- Prince Albert Source for Sports 306-764-3285 First Data 306-241-5008 SUMA 306-525-3727 Laurie Artiss Limited 800-667-8168 SaskTel 306-525-4379 **Municipal World** 306-525-3727 Lexcom Systems Group Inc. 306-545-9242 SUCCESS Office Systems 800-667-8173 Supreme Basics 800-667-3690 SUMA 306-525-3727 Acrodex 306-584-3401
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Equipment Rental	Hertz Equipment Rental	800-777-2700	www.hertzequip.com
Fuel Supply	Prairie Fuel Advisors	800-807-3750	www.prairiefueladvisors.ca
Janitorial Supplies	Chatterson Janitorial Supplies	800-667-8178	www.chatterson.com
Mosquito Control	Direct Solutions	800-661-2991	www.aatdirecsolutions.com
Municipal Tires	Kal Tire	Contact nearest location www.kaltire.com	
Municipal Tires	Michelin	Purchase through Kal 1	ïre, Saskatoon Wholesale Tire or Graham's Tire.
Natural Gas	Connect Energy Partnership	866-934-6918	www.connectenergy.ca
Recycled Rubber Products	Assiniboia Rubber Recycling Inc.	. 306-642-5599	www.recyclerubber.ca
Solar Pool Heating	Kelln Solar Consulting Ltd.	306-731-2224	www.kelinsolar.com
Traffic Signs	Signal Industries Ltd.	800-565-9443	www.signalindustries.ca

HOTEL AND VEHICLE

Fleet Management and Vehicle Rental
Regina Hotel and Convention Host Hotel
Regina Hotel
Saskatoon Hotel
Saskatoon Hotel

- Enterprise Rent-a-car Ramada Travelodge Regina Park Town Hotel Travelodge Saskatoon
- 800-736-8227 800-667-6500 306-586-3443 800-667-3999 888-278-4209
- www.enterpriserentacar.ca www.saskramada.com www.travelodgeregina.com www.parktownhotel.com www.travelodgesaskatoon.com

FINANCIAL

Borrowing & Financing

BMO Bank of Montreal

Contact nearest branch location

www.bmo.ca

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Associated Engineering	14	306-653-4969	www.ae.ca
Blue Imp	41	877-594-0541	www.blueimp.com
Brandt Tractor Ltd.	4	888-227-2638	www.brandt.ca
Bullee Consulting Ltd.	19	306-477-2822	www.bulleeconsulting.com
Catterall & Wright Consulting Engineers	23	306-343-7280	www.cwce.ca
Chatterson Janitorial Supplies Ltd.	34	800-667-8178	www.chatterson.com
Crown Shred & Recycling	15	306-543-1766	www.crownshredandrecycling.com
CUPE Saskatchewan	47	306-757-1009	www.cupe.sk.ca
FOCUS	19	306-586-0837	www.focus.ca
Heritage Saskatchewan	8	306-780-9191	www.heritagesask.ca
Highline Manufacturing	43	800-665-2010	www.highlinemfg.com
Jeff Jackson Playground Pro	21	866-757-5502	www.playgroundpro.ca
John Meunier Inc.	39	888-638-6437	www.johnmeunier.com
Mountainview Systems	37	877-244-5434	www.mvs.ca
MPE Engineering Ltd.	44	866-329-3442	www.mpe.ca
Prairie Wild Consulting	44	306-653-2385	prairiewildconsulting.ca
Saskatchewan Assessment Management Agency	15	800-667-7262	www.sama.sk.ca
Saskatchewan Association for Resource Recovery	31	877-645-7275	usedoilrecyclingsk.com
Saskatchewan Heavy Construction Association	15	306-586-1805	www.saskheavy.ca
Saskatchewan Heritage Foundation	34	306-787-2105	www.pcs.gov.sk.ca/shf
Saskatchewan In Motion	27	306-780-9248	www.saskatchewaninmotion.ca
Saskatchewan Ministry of Environment	35		www.environment.gov.sk.ca/code
Saskatchewan Workers Compensation Board	17	800-667-7590	www.wcbsask.com
SaskCulture	15	866-476-6830	www.saskculture.sk.ca
SaskPower	3	888-757-6937	www.saskpower.com
SaskTel	48	800-SASKTEL	www.sasktel.com
SaskWater	2	888-230-1111	www.saskwater.com
Signal Industries	10	306-525-0548	www.signalindustries.ca
Suncorp Valuations	30	800-764-4454	www.suncorpvaluations.com
The Wireless Age	42		www.thewirelessage.com
Xylem	9	800-588-7867	www.xylemwatersolutions.com/ca



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