

TOWN OF FORT FRANCES

Administration & Finance Executive Committee

AGENDA - October 5, 2021, 12:00 PM

MEETING - Civic Centre

Session #13

Microsoft Teams meeting

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

[+1 807-701-5975,,718137111#](#) Canada, Thunder Bay

Phone Conference ID: 718 137 111#

[Find a local number](#) | [Reset PIN](#)

[Learn More](#) | [Meeting options](#)

Page

1. **Call to Order/Roll Call**
2. **Disclosure of pecuniary interest and the general nature thereof**
3. **Approval of Previous Committee Minutes**
 - 3.1 Session # 12 - 07 September 2021 3 - 4
4. **Items Referred from Council - None**
5. **New Business**
 - 5.1 2149 - Councillor M. Behan 2021 AMO Conference per diem 5 - 14
 - 5.2 2148 Provision of Municipal Insurance 2021-2022 15 - 25
6. **Outstanding Items - None**
7. **Information**
 - 7.1 August 2021 - General Fund 26 - 28
 - 7.2 August 2021 - Water Fund 29 - 33
 - 7.3 August 2021 - Sewer Fund 34 - 36
 - 7.4 Informational Report Fire Rescue Service 37 - 44
8. **In-Camera - None**

9. Adjourn / Next Meeting Date - 18 October 2021

TOWN OF FORT FRANCES

MINUTES

SESSION NO. #12

September 7, 2021

The meeting of Administration & Finance Executive Committee of the Town of Fort Frances was held virtually and in the Civic Centre on September 7, 2021 from 1200 hrs to 1230 hrs

PRESENT: Chairperson W. Brunetta, Councillors D. Judson and A. Hallikas, Mayor J. Caul (ex-officio)

ALSO PRESENT: F. Anwar, CAO, D. Galusha, Treasurer, T. Moffit, Fire Chief/CEMC, J. Hughes, IT Manager, P. Briere, By-law Enforcement, Lisa Sheppard, POA Coordinator, R. Thoms B 93, M. Emara, Fort Frances Times,

REGRETS: K. Haney, Deputy Clerk

1. Call to Order @ 1200 hrs - Roll Call

2. Disclosure of pecuniary interest and the general nature thereof

- 2.1 Councillor Brunetta disclosed an interest in item 5.2 below as this is her per diem claim for her attendance at NOMA.

3. Approval of Previous Committee Minutes

- 3.1 Session no 11 - 03 August 2021 - Approved as presented

4. Items Referred from Council - None

5. New Business

- 5.1 Internet Service Renewal - Approved as presented
- 5.2 2144 - W Brunetta - NOMA Per Diem Claims - Approved as presented
- 5.3 POA Resumption of In-person POA Court Attendance - Approved as presented
- 5.4 2146 - MOS 831 Huffman Court - Approved as presented
- 5.5 2147 Sept 30 - National Day for Truth and Reconciliation - Approved as presented
- 5.6 Covid 19 Vaccine Policy - Councillor Judson forwarded item for inclusion on the AFEC agenda. A vaccine policy is top of mind for public sector employees and remains timely due to announcement re vaccine passport. The provincial legislation will dictate direction for people entering the town buildings. We need to be leaders in our community. We are waiting on further information from Health Unit and legal. Meetings scheduled with unions for preliminary discussion. Item to remain on agenda as outstanding item.

6. Outstanding Items - None

7. Information

- 7.1 Fire Rescue Service - July 2021 Report
- 7.2 General Fund Financial Statement to July 31, 2021

7.3 Water Fund Financial Statement to July 31, 2021

7.4 Sewer Fund Financial Statement to July 31, 2021

7.5 Capital Fund Financial Statement to July 31, 2021

8. In-Camera - None

9. Adjourn @ 1220 hrs / Next Meeting Date - 21 September 2021

Executive Committee Chair

F. Anwar, CAO

**ADMINISTRATION & FINANCE DIVISION
Treasury Report 2021/49**

TO: Administration & Finance Executive Committee
FROM: Dawn Galusha, Treasurer
DATE: September 29, 2021
SUBJECT: Councillor Michael Behan 2021 AMO Virtual Conference

BACKGROUND

Attached is the Schedule "F" Travel Statement – Mayor/Council Honorarium per diems in the total amount of \$480.00 to attend the 2021 AMO Conference virtually on August 16-18, 2021 as submitted by Councillor Michael Behan.

The per diem claims are in compliance with Town of Fort Frances By-Law 02/10-E Schedule 'A'.

TOWN OF FORT FRANCES - SCHEDULE "F"
TRAVEL STATEMENT – MAYOR / COUNCIL HONORARIUM

Attendee	MICHAEL BEHAN
Conference / Seminar Attended	AMO 2021 CONFERENCE
Location	VIRTUAL
Dates	AUG. 16-18/21

Details of Per Diem

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Total
Date	AUG. 16	AUG. 17	AUG. 18					3
Amount	\$160 ⁰⁰	\$160 ⁰⁰	\$160 ⁰⁰					\$480 ⁰⁰

Name (Please Print)	Signature
MICHAEL BEHAN	Michael Behan
Approved	Date
	AUG. 31/21

To be submitted to Payroll for processing when approved by Council



TOWN OF FORT FRANCES

COUNCIL

Session No. 065

Resolution No. 675

Moved by Hallikas

Dated: May 10, 2021

Seconded by Wiedenhoeft

THAT Council authorize the following members to attend the Association of Municipalities of Ontario (AMO) Virtual 2021 AGM and Conference - August 15-18, 2021:

On the basis as follows: per diem allowed.

June
Mike
Andrew

	Yea	Nay	Disclosure of Interest
M. Behan			
W. Brunetta			
J. Caul			
A. Hallikas			
D. Judson			
J. McTaggart			
R. Wiedenhoeft			

<input checked="" type="checkbox"/>	CARRIED
<input type="checkbox"/>	DEFEATED
<u>June Caul</u> MAYOR or DEPUTY MAYOR	



AMO Virtual 2021 AGM and Conference AUGUST 16 - 18, 2021

Hosted by the City of London

Program and Other Conference Experiences

AMO 2021 will be an important and final opportunity for municipal leaders to come together to meet with provincial leaders before the 2022 provincial election. AMO has been developing a program that gets key issues front and centre and provides the forums to engage in conversations on critical municipal concerns. As the pandemic continues to impact our economies, communities and social well-being, municipal leadership on moving through and on from this difficult period will

be foundational for any and all success. Conversations will include, economic recovery, leadership, mental health and service provision.

MONDAY, AUGUST 16

- | | |
|-----------------|---|
| 8:00am | Welcome and O Canada |
| 8:25am | Keynote Speaker - Sheila Watt-Cloutier, sponsored by OPG
Environmental, Cultural, and Human Rights Advocate
Keynote to Explore Social, Cultural and Economic Impacts of Clim |
| 9:00am | AMO President and Annual General Meeting <ul style="list-style-type: none"> • AMO President Graydon Smith's remarks |
| 9:15am | The Honourable Steve Clark, Minister of Municipal Affairs and H <ul style="list-style-type: none"> • Minister Steve Clark's Speech |
| 9:30am | The Honourable Doug Ford, Premier of Ontario <ul style="list-style-type: none"> • Premier Ford's Keynote Address |
| 9:40am | AMO - Government of Ontario MOU Signing |
| 9:45am | Break with Exhibitors, visit with Municipal World at their booth |
| 10:15 – 11:30am | Concurrent Sessions <ul style="list-style-type: none"> • Conservation Authorities 2.0 – No the Sky isn't Falling • Leveraging Partnerships and Planning to Meet the Best Inte • MPAC – Property Assessment in a Post-Pandemic World |
| 11:30am | Lunch Break and Caucus Sessions |
| 12:30 - 1:45pm | Concurrent Sessions <ul style="list-style-type: none"> • Exploring the Economic, Social, and Environmental Benefits • Innovative Housing Solutions for your Community |

2:10pm

A Message from Intact Public Entities

2:15am

A Message from Bus Patrol

2:20pm

The Honourable Christine Elliott, Minister of Health and Deputy

2:30pm

Ministers' Forum: Strengthening Community Well-being with H

3:15pm

City of London 'Catch Up' Concert - details listed below

Catch up on work while you listen to the musical stylings of great

TUESDAY, AUGUST 17

8:10am

PJ Marshall Awards

8:20am

A Message from Hydro One

8:25am

Women's Leadership Forum, sponsored by Bruce Power

Moderated by Nam Kiwanuka, host of TVO's *The Agenda in the S* perspectives and insights of Canada's most influential leaders, in informative and insightful discussions about leadership happening

- The Honourable Elizabeth Dowdeswell, OC OOnt, Lieutenant
- The Honourable Jean Augustine PC CM OOnt CBE
- Elizabeth May OC, Member of Parliament for Saanich-Gulf Is

9:10am

Keynote Speaker - André Picard

Award-Winning National Health Writer and Author

COVID Fallout: How the pandemic will impact public health, long-

9:45am

Break with Exhibitors, visit with MPAC and OEC at their booth

10:15 - 11:30am

Concurrent Sessions

- Community Paramedicine - What the Future Holds
- Blue Box Transition: It's Here....Now What?
- Cannabis 2021: Regulating Cannabis Growing in Municipaliti

11:30am

Lunch Break and Women's Networking Session, visit with Micro

Hosted by The Honourable Jane McKenna, Associate Minister of

12:30 – 1:45pm

Concurrent Sessions

- Municipal Engagement with Ontario Health Teams
- Broadband Connectivity in Ontario is the Goal - How Municip

2:05pm

Andrea Horwath, Leader of the Official Opposition and Ontario I

2:15pm

FCM President, Joanne Vanderheyden

2:20pm

AMO Honour Roll Award

2:30pm

Ministers' Forum: Economic Recovery and Growth in Ontario

3:15pm

The Perfect Pitch - Connecting Directly with Broadband and Tele**WEDNESDAY, AUGUST 18**

8:00am

Keynote Speaker - Anthony McLean, sponsored by Rogers Com

Issues of diversity, bias, inclusivity, and mental health are not new. However, they have been brought into clearer focus by events in 2020. Whether these issues all benefit from an open conversation about what they mean to our

8:35am

Steven Del Duca, Leader of the Ontario Liberal Party

8:45am

A Message from Enbridge Gas

8:50am

Path to Economic Recovery Panel, sponsored by Enbridge Gas

Moderated again this year by Steve Paikin, host of TVO's *The Age of*, panelists will explore the most up-to-date thinking and intelligence on how business is changing in Ontario:

- The Honorable Peter Bethlenfalvy, Minister of Finance will sit in the front row seat in Ontario's economic policy.
- Atkinson Fellow on the Future of Workers, Armine Yalnizyan, will share perspectives on the future of employment and economic participation.
- Diane J. Brisebois, President and CEO of the Retail Council of Canada, will share perspectives on what conditions will be required to help ensure the success of the industry and, in turn, Ontario's economy.

9:45am

Break with Exhibitors, visit with CIBC at their booth

10:15 - 11:30am

Concurrent Sessions

- Preparing for Ontario's New Policing Act: Municipal Considerations
- The Time is Now to Transform Long-Term Care
- Municipal Digital Transformation: Building Permits in the 21st Century

11:30am

Lunch Break and Youth Networking Session

12:30 – 1:45pm

Concurrent Sessions

- Cutting Out the Noise: What is Really Happening to Municipalities
- Ontario's Energy Future: Transformation, Innovation and Employment

2:00pm

Call to Ottawa

2:02pm

Mike Schreiner, Leader of the Green Party

2:13pm

The Honourable Kinga Surma, Minister of Infrastructure

2:30pm

Ministers' Forum: Looking Ahead on the Environment, Infrastructure and COVID

3:15pm

The Honourable Greg Rickford, Minister of Indigenous Affairs and Northern Development, Mines, Natural Resources and Forestry

3:20pm

Woodland Cultural Centre - Virtual Tour of the Mohawk Institute

Other Conference Experiences

AMO 2021 offers much more than outlined in the program. Most of this content can be viewed at your leisure during the conference, and up to September 17, 2021. There are also networking events that can only be experienced live. These networking events will be listed in the platform program so that you can add them to your personal agenda once you access the conference platform.

At Your Leisure Content

City of London 'Catch Up' Concert

Did you know that the City of London is international hub for music and entertainment? London is home to great music venues like [Budweiser Gardens](#), [Aeolian Hall](#) and the [London Music Hall](#); and lucky for us – and you – London is packed full of talented musicians. Check out this [Revive Live Spotify Playlist](#) which features some of these musicians who will be performing at The City of London Catch Up Concert on **Monday, August 16, 2021** following the closing remarks for the day.

City of London Virtual Study Tours

While we won't be able to connect face-to-face in our host city of London, Ontario for the AMO 2021 Conference, you can still take a behind-the-scenes look at City initiatives and tourism attractions through [London's virtual study tour](#)!

Learn about the City's plans and strategies to nurture London's core area as the cultural, civic, retail, and economic heart of London, and as a great place to live. Check out Canada's largest entertainment complex, 100 Kellogg Lane, home to office spaces, the London Children's Museum, Powerhouse Brewing Co., Paradigm Spirits Co. the Factory, the Club House, and (soon to be) the first Canadian Hard Rock Hotel.

Take a tour of Bostwick Community Centre to hear about the power of community partnerships from City of London, the London Public Library, and YMCA representatives. Lastly, step inside London's Greenway Wastewater Treatment Centre to learn about this state-of-the-art facility.

Ideas Market Place

AMO has curated content on issues important to Ontario municipalities. This series of short videos will offer updates from key partners, suppliers, and agencies that can be watched on your own time, and as often as you wish!

Trade Show

Schedule meetings, chat, and download content from our exhibitors. They look forward to educating you about how their products and services can help your municipality prosper.

City of London images ©2021 City of London

CONTACT

AMO Events and Training

events@amo.on.ca

T 416.971.9856

TF 1.877.426.6527

**ADMINISTRATION & FINANCE DIVISION
TREASURY REPORT 2021/48**

TO: Administration & Finance Executive Committee

FROM: Jamie Holliday, Deputy Treasurer

DATE: September 28, 2021

SUBJECT: Renewal of Municipal Insurance 2021-2022

BACKGROUND

Attached please find the renewal premium from Intact Public Entities Inc, formerly known as Frank Cowan Company for the period November 1, 2021 to November 1, 2022. The renewal offer dated September 27, 2021 is for \$269,298 plus applicable taxes, reflecting an increase in premium of 16.09% over the expiring premium. Attached is a summary of the change in premium provided by Gillons a division of Westland Insurance Group Ltd, along with a Cost Analysis that shows in detail the changes from the expiring program to the renewal program for 2021-2022.

This increase is primarily due to the hardening of the market conditions which is driving rate increases and the inflationary increases in property limits. The summary from Gillons provides some more details about what is driving the harder market over the last few years. Over the last year insurance has been a hot topic for municipalities as premiums have been increasing from anywhere for 15-50% from the prior term, our increase of 16.09% is on the lower end of what has been seen across Ontario.

Please note for the 2020/2021 term council decided not to renew the out of Province medical coverage is an additional \$1,500 which will cover the existing Council who are under the age of 70. The current quote does not include this insurance coverage. However, if council would like to have this coverage added back, Gillons advised it would be a minimum of \$1,500, but could be more.

Please note that even with the overall increases in the premium of 16.09%, during the 2019 RFP for insurance the only other bid received was 24% more than the Intact Insurance renewal cost for 2021-2022.



Gillons Insurance Renewal Proposal

For

The Corporation of the Town of Fort Frances

PROPOSED INSURER
PROPOSED EFFECTIVE DATE
TERM:

Intact Public Entities
November 1, 2021
12 Month(s)

PRESENTED BY:

Luc Romaniuk, B.A., B.Ed., CAIB
ACCOUNT EXECUTIVE, BUSINESS INSURANCE
Phone: 807-274-7716 Ext. 3705
Cell: 807-271-4011
Email: luc.romaniuk@gillons.ca

Dated: September 28, 2021

The information in this summary report is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on the Declaration Page or Schedule of Coverage. Nothing herein alters the terms, conditions, and exclusions contained in the printed insurance contract.



Background on recent trends affecting the cost of municipal insurance and the driving factors behind increased claims costs:

1. Climate change – property losses are more frequent and severe, this has increased both property and reinsurance rates globally
2. Cyber Attacks – cyber liability claims have increased dramatically over the last three years and are anticipated to grow at an exponential rate. Cyberhackers are attacking municipalities daily using increasingly sophisticated tactics.
3. Joint and Several Liability (The 1% Rule) - As severity of awards increases, the exposure also increases for those who are perceived to have deep pockets (municipalities)
4. Class Actions – increasing in frequency as the certification process becomes easier and more lawyers are pursuing this type of claim. The cost to defend these is much more difficult and costly.
5. Changing Legal Landscape – Society is becoming more litigious, personal accountability is declining, paving way for higher frequency and severity of claims.
6. Future Care Costs – A number of years ago \$5 Million liability award was alarming. 10 years ago a \$5 Million settlement is now settling around \$12-\$18 Million today. This can be attributed in part to the increased costs of providing future care to catastrophically injured plaintiffs as a major factor.
7. Defense Costs increasing – claims are more complex to defend resulting in additional costs in the investigation and hiring more experts, this can increase the length of time to defend which is impacted further with increasing rates.

Please refer to the document provided for further information on each of the above.

Notes on the current Hard Market:

- Insurance industry is historically in a hard or a soft market
- Currently in a hard market – (higher rates, reduced level of capacity)
- Difficult to predict, but will likely last into 2022
- Over the past 5 decades there have been approximately 4 hard markets, with the last one in the early 2000's.

INSURANCE SUMMARY

GENERAL

- Overall 16.09% increase in premium from expiring. This increase is primarily due to the following: hardening of the market conditions which is driving rate increases, increase in property limits.

PROPERTY

- Approximate 4% inflationary increase on buildings in the POED blanket limit. Overall increase in property values was \$5,102,800. Overall increase in this line of coverage was \$13,630 or 14.8%
- Equipment breakdown premium increased by \$189 due to increased property values which works out to a 2% increase overall

GENERAL LIABILITY

- General liability increase of \$14,317, which works out to a 15% increase and was a minimum average increase on the IPE municipal program
- Claims – 1 new liability claim was reported in the last term with 1 older claim also still open. This along with liability trends across Intact Public Entity municipal book of business account for the increase in the liability premium.

CRIME

- A slight inflationary increase of \$39 - 3%

EXCESS LIABILITY

- A premium increase of \$180 – 9%.

AUTO

- Change in auto from expiring is additional \$9,140 or 30%. There is a minimum 26% rate increase applied on the automobile line of coverage for this segment.

GARAGE AUTO

- A premium increase in this coverage line of \$132 – 15%.

CHANGES TO INSURANCE PROGRAM

- See page 18-19 of Intact Public Entity proposal
- Subscribing company changed, Lloyd's addition conditions form updated
- Important changes to the Liability and Errors and Omissions. Please review the Policy Changes First Party Pollution and Cyber Exclusions document. See page 20-21
- Legal Expense – Coverage for Human Rights tribunals is now included under the Legal Defence coverage, in addition to wording changes
- First Party Pollution Clean-up has been amended to \$1,500,000 at renewal with a reporting requirement of 180 days instead of previous 365 days
- Intact Public Entities has added an annual aggregate for flood and earthquake
- Cyber exclusions clarified in multiple coverage lines (Property, Liability and E&O)

OUT-OF-PROVINCE TRAVEL — removed in 2020

CHANGES IN PREVIOUS YEAR

Property policy

Changes in prior term due to inspection of properties:

- o deleted 1150 Portage Ave N - daycare building
- o deleted the rink shack 1030 Portage
- o deleted Cat Loader and added 2020 John Deere loader

Auto policy

- o noted by Jamie with renewal review that the 2011 Chev Equinox #2CNFLEE5B86223153 was dropped in error on the renewal excel
- o 2017 Haulmark Trailer VIN# 575PB1429HH351996 - missed on renewal schedule so added back on
- o 2002 International to the airport department with premises cover only and amended the 99 International at the airport to premises cover only
- o May 17, 2021 added the 2021 Chev Silverado 1500 #1GCRYAEK1MZ293666
- o May 21, 2021 added a 2022 Peterbilt 348 Sand truck #2NP3LJ0X4NM773208 and removed the 2004 Sterling LT9500 #....36697.
- o 2007 Ford E350 added back on policy - missed on renewal.
- o July 30, 2021 added a 2021 GMC Sierra 2500 #1GT49LE77MF292957

PROGRAM OPTIONS

(See page 23-24 of proposal)

- Crime Options – See page 23 and 42 of proposal
- Crime Coverage – Fraudulently Induced Transfer Coverage page 23 and 43 of the proposal
- Board Members Accident, 24 hour coverage extension and critical illness are available. See page 23 and 44 of proposal
- Legal Expense Policy additional coverages– see page 23 and 34 of the proposal
- Unmanned Aerial Vehicle Coverage – see page 45 of the proposal
- Income can change from year to year so it is important to annually review your Business Interruption needs. Higher limits or Optional Coverages to protect your income are available.
- User Facility Program – see page 24 and 46 of the proposal.

REQUIREMENTS FOR RENEWAL

- List of additional insureds (liability and property). Please review and advise if the lists requires any additions or deletions.
- Require Level 2 CVOR
- Which type of explosives are being carried and any particular vehicle assigned to carry them?

CLAIMS HISTORY – page 47-48 of the proposal

PREMIUM

Policy premium (excluding out of province medical)	\$269,298 plus applicable taxes
2020/2021 – Automobile Adjustment premium	\$TBD



2021 Municipal Insurance Program

CORPORATION OF THE TOWN OF FORT FRANCES AND FORT FRANCES PUBLIC LIBRARY BOARD

Renewal Report for the Policy Term November 1, 2021, to November 1, 2022

In Partnership with:
Luc Romaniuk
Gillons' Insurance Brokers Ltd.
326 Church Street
Fort Frances, ON, P9A 1E1

Prepared by:
Alexandra Weed, R.I.B.(Ont.), B.A.
Account Manager

Ref 25100/rc 27 September 2021

Submitted by: Intact Public Entities Inc.
Address: 278 Pinebush Rd., Suite 200
Cambridge, ON N1T 1Z6

phone: 1-800-265-4000
fax: 519-458-4366
e-mail: connectwithus@intactpublicentities.ca

Cost Analysis

	Expiring Program Term	Renewal Program Term
Casualty		
General Liability	\$ 77,562	\$ 89,196
Errors and Omissions Liability	6,820	7,843
Non-Owned Automobile Liability	189	189
Environmental Liability	9,065	10,425
Crime	1,288	1,327
Board Members Accident	434	434
Conflict of Interest	420	420
Legal Expense	1,500	1,500
Property		
Property	91,909	105,539
Equipment Breakdown	9,425	9,614
Automobile		
Owned Automobile	30,476	39,619
Garage Automobile	880	1,012
Excess		
Follow Form	2,000	2,180
Total Annual Premium	\$ 231,968	\$ 269,298
(Excluding Taxes Payable)		

Changes to Your Insurance Program

Please be advised of the following changes to your insurance program that now apply:

Subscribing Companies

Please note the change of Insurer(s) and participation % as well as Lloyd's contract number(s). Intact Insurance Company is integrating The Guarantee Company of North America's business and policies and, as such, The Guarantee Company of North America has been replaced as a subscriber by Intact Insurance Company.

Liberty Mutual Insurance Company has been added to the property policy.

Directors and Officers' policy is now 100% Intact Insurance Company.

Some forms have been amended to reflect the above changes.

The Lloyds Additional Conditions Form

This form has been updated effective February 1, 2021. Under the following headings changes include:

- IDENTIFICATION OF INSURER / ACTION AGAINST INSURER and LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL - the address noted in the wording has been updated.
- SEVERAL LIABILITY CLAUSE – the following paragraph has been removed:
 - INSURE IN CANADA A RISK
 - For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Underwriters' insurance business in Canada.

All other terms and conditions within the form remain unchanged.

Liability and Errors and Omissions

- We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document.
- We have included notification regarding the Errors and Omissions changes within this notification document. You may or may not have Errors and Omissions coverage on your policy, please refer to the Schedule of Coverage to determine whether your coverage has been affected.

Legal Expense Market and Product Changes

- Intact Public Entities has partnered in the past and continues to partner with DAS Legal Protection Inc. (DAS) to provide your Legal Expense Coverage. DAS is a Managing General Agent (MGA) and continues to handle the Legal Expense Insurance claims on behalf of Intact Public Entities as they have in the past.
- The Legal Expense wording has been updated and include changes to your policy. Coverage for Human Rights tribunals is now included under the Legal Defence coverage. The General Conditions have been updated and should be reviewed carefully.
- DAS Legal Expense Insurance policies are underwritten by Temple Insurance Company and both companies are members of Munich Re (Group). Temple Insurance Company will be shown as the Subscribing Company on your Legal Expense Policy if the effective date is prior to December 15, 2021.
- ARAG Group, a global leader in legal expenses insurance and currently active in 19 countries has acquired DAS Legal Protection Inc. in Canada earlier this year. The subscribing company on your legal expense policy now show ARAG effective December 15, 2021 new business and renewal business. We anticipate no changes in coverage or claims reporting at this time, if there are changes we will notify you of these in subsequent communication.

Property Policy

First Party Pollution and Cyber Exclusions

We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document. This document outlines all coverage affected.

The First Party Pollution Clean-up has been amended to \$1,500,000 at renewal.

Earthquake and Flood Aggregate

We have added an annual aggregate for flood and earthquake which are considered catastrophic coverages. Please refer to your policy wording for specific details and the 'Schedule of Coverage' within this document to view your Aggregate Limit.

Liberty Mutual Insurance Company – New Property Subscriber

We have partnered with Liberty Mutual Insurance Company as a new subscriber on your property policy.

Since 1912, Liberty Mutual Insurance Company has grown their organization into the sixth largest global property and casualty insurer - based on 2019 gross written premium.

Over the past 100 years, Liberty Mutual Insurance has been committed to helping people preserve and protect what they earn, build and own.

Building Values Increased

Building values have been increased in order to reflect inflationary trends.

Virus and Bacteria Exclusion

Intact Public Entities is adding a virus and bacterial exclusion to property policies effective August 1st, 2020 for new business and October 1st, 2020 for renewals.

Previously we've communicated that our property coverage requires there to be a direct physical loss or direct physical damage subject to the policy terms and conditions and that business interruption coverage will not be triggered for a loss caused by a virus or bacteria.

The endorsement now clarifies that we exclude any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease. The exclusion also stipulates that this exclusion supersedes any exclusion or coverage granted relating to 'pollutants' or 'contagions'.

The exclusion applies to all locations and all property policies and coverage including business interruption coverage, builders risk coverage, miscellaneous or other property coverage "form(s)" and any extensions, clauses or additions of coverage attached to and forming part of this policy, including exceptions to exclusions attached to these policies.

Licensed Automobile Physical Damage on the Property Policy

As an accommodation, we previously allowed you to insure physical damage for licensed automobiles under the property policy. We will be discontinuing this practice as an automobile policy more appropriately covers this exposure.

To support this change, form PNGX6028 Licensed Equipment and Vehicle Schedule Endorsement has been updated and renamed Licensed Equipment Schedule Endorsement. We will continue to provide coverage for licensed equipment using this form.

Automobile Policy

- The name of endorsements attached to your policy may have changed and reference to GCNA and associated numbers have been removed.
- Replacement Cost Endorsement applies to vehicles 20 years and newer. Refer to Highlights Page for more information on fire trucks and coverage conditions.
- Equipment Endorsement: This endorsement has been removed from your policy as coverage is provided by the Standard Auto Policy Wording.

Automobile Replacement Cost Coverage Change Highlights

Overview

The Replacement Cost Endorsement is attached to your automobile policy and amends Section 7 'Loss or Damage Coverages' of the policy to remove our right to deduct depreciation in the event of a loss.

Coverage under this endorsement has been amended as follows:

We will pay:

- the cost to repair the automobile with material of like kind and quality
- In the event of constructive or total loss:
 - the cost of **replacing the automobile** with a new automobile of the same make and model, similarly, equipped **if you are the original purchaser** and the automobile was new at the time of delivery;
 - **the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater:
 - i) **if the automobile was not new** at the time of purchase, or
 - ii) **if you are not the original purchaser**, or
 - for **fire trucks over 20 years but not exceeding 25 years, the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater.

The following conditions apply:

- coverage only applies to owned light and heavy commercial automobiles, licensed contractor equipment and trailers that are **20 years old or newer** and **for fire trucks over 20 years but not exceeding 25 years as stipulated above**
- coverage does not apply to any automobiles branded rebuilt
- coverage does not apply to any automobiles insured on an agreed value basis

Important Information

- Replacement cost Coverage is no longer available for Private Passenger Vehicles and Miscellaneous Vehicles
- Please refer to the endorsement wording for complete details of coverage.
- When providing us with details of additional or substituted vehicles, please advise us of the purchase price and whether the vehicle was purchased new or used.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2021 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

2020 Statement of Operations- General Fund

	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
CORPORATE:				
REVENUE				
Municipal Levy	(11,378,238)	(11,623,981.88)	(11,421,235.00)	(11,454,668.34)
School Board Levy	(1,492,647)	(1,470,719.21)	(1,372,201.00)	(1,370,916.80)
Payments-In-Lieu	(830,794)	(402,877.00)	(835,160.55)	(457,982.04)
Contribution From Contingency Reserve Fund	-	-	-	-
Sale of Land/Gain on Sale of Land	-	(707.11)	-	(4,122.99)
Other Grant (In-Lieu of taxation)	-	-	-	-
One Time Assistance Funding	-	-	-	-
Tax Rate Stabilization Reserve Fund Contribution	-	-	-	-
Surplus from Prior Years	-	-	-	-
Ontario Cannabis Legalization Implementation Fund	-	-	-	-
Modernization Grant Fund	-	-	-	-
OMPF Funding	(3,294,600)	(2,470,950.00)	(3,328,600.00)	(2,496,450.00)
	(16,996,279)	(15,969,235.20)	(16,957,197)	(15,784,140.17)
EXPENDITURES				
Election	-	-	-	-
Council	369,358	112,899.07	308,210.00	174,119.10
Contributions from Capital Fund	-	-	-	-
Contribution to Reserve/Reserve Funds	1,802,977	1,396,281.00	1,863,000.00	-
Uncontrollable Costs	2,406,172	1,653,337.92	2,373,474.00	1,589,280.24
Economic Development	31,808	21,011.36	111,063.00	59,525.58
Travel Information Centre	19,141	6,349.21	-	(741.42)
Solar Panels	(18,329)	(5,999.71)	(11,645.00)	(8,950.38)
School Board Requisition	1,492,647	746,323.71	1,372,201.00	686,100.21
Long Term Debt	384,028	249,110.66	365,991.00	240,944.68
	6,487,802	4,179,313.22	6,382,294	2,740,278.01
Total Corporate	(10,508,477)	(11,789,921.98)	(10,574,902.55)	(13,043,862.16)

2020 Statement of Operations- General Fund

	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
ADMINISTRATION & FINANCE:				
Admin. Revenue	(465,325)	(291,225.39)	(357,100.00)	(274,439.38)
Administration Department	511,597	326,912.91	516,693.00	355,544.13
Clerk's Department	232,195	139,970.60	220,014.00	155,499.11
Treasury Department	534,938	402,445.05	541,402.00	386,347.13
FFPC Administration	-	2,830.83	-	6,998.00
Information Technology	316,698	198,149.21	357,036.00	243,760.24
Total A & F	1,130,103	779,083.21	1,278,045	873,709.23
EMERGENCY SERVICES				
Fire Emergency Services	1,100,143.00	638,177.24	1,058,403.00	657,762.43
911 Dispatch Services	11,332	9,775.44	10,982.00	3,510.28
COVID-19 Impacts		29,807.42	(309,685.00)	(2,808.73)
Police Services	2,437,386	1,733,663.02	2,542,034.00	1,764,603.76
Total Emergency Services	3,548,861	2,411,423.12	3,301,734	2,423,067.74
COMMUNITY SERVICES:				
Sister Betty Kennedy Centre	36,018	35,690.21	38,831.00	(7,208.63)
Children's Day Care	7,569	5,733.13	-	(863.09)
Best Start Hub	-	(740.08)	-	-
Day Care Special Needs Resource	-	(3,008.26)	-	-
Handi Transit Services	107,150	39,243.34	113,923.00	(11,327.92)
Townshend Theatre	-	826.28	332.00	270.00
Recreation Facilities	970,938	418,611.43	1,038,637.00	413,418.10
Recreation Programs	117,187	124,572.24	285,792.00	120,195.72
Community Services	114,000	3,603.92	90,496.00	75,671.53
Sunny Cove Camp	38,583	20,993.81	9,955.00	17,300.20
Public Library	521,546	299,933.96	518,280.00	344,901.75
Library Co-op	-	-	-	(5,190.00)
Museum	210,407	93,578.73	202,409.00	115,975.23
Waterfront (Sorting Gap)	29,490	(6,335.08)	37,645.00	(450.92)
Total Community Services	2,152,888	1,032,703.63	2,336,300	1,062,691.97

2020 Statement of Operations- General Fund

	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
OPERATIONS & FACILITIES				
Public Works	513,209	302,557.82	435,043.00	347,691.71
Roads	1,498,393	1,001,616.18	1,549,603.00	837,734.85
Sidewalks	143,962	94,935.24	145,079.00	92,831.88
Stores Operations	106,200	58,612.90	102,490.00	59,485.48
Traffic Signal Maint	10,867	6,161.07	10,867.00	13,902.03
Streetlighting Maint	116,672	39,534.97	125,565.00	96,996.76
Waste Management Services	-	(118,210.09)	-	(80,359.67)
Airport	95,547	69,249.64	138,026.00	27,380.64
Parks & Cemeteries Admin	183,760	89,856.42	189,270.00	67,936.96
Cemeteries	347,246	128,764.07	351,512.00	228,763.13
Parks	304,266	195,437.52	332,372.00	190,095.12
Total Operations and Facilities	3,320,122	1,868,515.74	3,379,827	1,882,458.89
PLANNING & DEVELOPMENT				
By-Law Enforcement	157,801	95,379.59	149,001.00	101,345.26
Fight The Blight	-	-	-	-
Building Official Department	22,345	6,469.93	19,758.00	(11,002.44)
Planning Department	61,197	29,891.77	62,204.00	43,272.14
Civic Centre	115,160	29,157.83	48,034.00	20,651.04
Total Planning and Development	356,503	160,899.12	278,997	154,266.00
SUBTOTAL (SURPLUS)/DEFICIT	-	(5,537,297.16)	0	(6,647,668.33)

2020 Statement of Operations- Water Fund

NEW G/L ACCOUNT		2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
REVENUE					
Expense Recovery	50-080-0832-0330-40589		(4,967.14)		-
Rents & Leases	50-080-0832-0330-40592	(9,277)	(9,232.32)	(9,277)	(5,782.32)
Private Work Charges	50-080-0832-0330-40595		-		(1,323.18)
Sale of Rain Barrels	50-080-0832-0330-40782	(65)	(115.04)	(65)	(402.64)
Expense Recovery	50-080-0832-0430-40589		(764.62)		-
Private Work Charges	50-080-0832-0430-40595	(8,000)	(1,924.10)	(8,000)	(3,834.25)
Reconnect Charges	50-080-0832-0430-40618	(1,200)	(2,268.20)	(1,200)	(2,178.50)
New Connection Charges	50-080-0832-0430-40619	(15,000)	921.56	(15,000)	-
Late Payment Charges	50-080-0832-0430-40682	(8,000)	(5,029.35)	(8,000)	(7,502.86)
Sale of Water	50-080-0832-0430-40685	(2,854,247)	(1,810,520.24)	(2,817,848)	(1,406,153.48)
Special Water Rates	50-080-0832-0430-40687		(7.50)		(146.10)
Sale of Water Meters/Backflow Prevention	50-080-0832-0430-40943	(5,500)	(11,933.21)	(9,100)	-
Water Meter Replacement	50-080-0832-0430-40946	(17,982)	(11,532.02)	(17,982)	(9,167.98)
Private Works Charges - HST Exempt at POS	50-080-0832-0530-40595		-		-
		(2,919,271)	(1,857,372.18)	(2,886,472)	(1,436,491.31)
Water Works General					
EXPENDITURES					
Administration					
Distributed Salaries/Wages			-		-
Distributed Benefits			-		-
Overtime & Lieu Time	50-080-0832-1101-60013		319.90		1,002.47
Paid Leave			-		-
Vac, Floaters, Stats, Holidays			-		-
Hourly Full Time	50-080-0832-1101-60010	106,908	59,953.09	120,571	58,389.11
Disability ST/LTD			-		-
WSIB	50-080-0832-1101-60055	3,370	1,495.22	1,868	1,469.16
Canada Pension Plan	50-080-0832-1101-60025	3,291	2,854.29	2,483	3,070.46
Employment Insurance	50-080-0832-1101-60030	1,212	1,081.40	841	1,148.51
Dental, Vision, Extended Health			-		-
OMERS	50-080-0832-1101-60035	10,344	6,826.84	9,408	6,567.35

2020 Statement of Operations- Water Fund

NEW G/L ACCOUNT		2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Life Insurance			-		-
Employer Health Tax	50-080-0832-1101-60040	1,974	1,256.72	1,615	1,237.81
Employer Benefits	50-080-0832-1101-60050	8,505	5,007.29	5,644	4,774.19
Summer Staff & Part-time Staff	50-080-0832-1101-60020	1,838	-	2,254	1,082.02
Accounting/Allocated Admin	50-080-0832-1200-71221	211,016	105,507.12	215,236	107,618.00
Communications	50-080-0832-1200-71251	3,200	2,085.27	3,000	1,727.32
Postage, Freight, Courier	50-080-0832-1200-71252	11,673	-	11,673	-
Legal	50-080-0832-1200-71253	5,000	9,328.77	5,000	17,505.34
Memberships	50-080-0832-1200-71260	1,000	-	1,000	-
Write-Offs	50-080-0832-1210-74515	2,000	3.01	2,000	(0.86)
Office Supplies	50-080-0832-1400-71410	1,000	321.45	1,000	443.86
Stores Charge	50-080-0832-1400-71433	10,300	-	10,300	-
Rain Barrel Expenses	50-080-0832-1400-71443		431.76		431.76
Annual Software Support	50-080-0832-1500-71501	1,404	440.64	1,404	1,264.46
Computer Maintenance (H&S)	50-080-0832-1500-71502	3,800	8,894.30	8,000	10,034.42
Custom Software Charges	50-080-0832-1500-71503	1,000	-	1,000	-
GIS Material	50-080-0832-1500-71507	13,432	7,548.36	12,211	7,717.25
Contracted Works	50-080-0832-1500-71523	1,000	609.76	1,000	-
Conference & Courses	50-080-0832-1500-71531	25,000	10,539.72	25,000	4,869.45
Insurance	50-080-0832-1500-71580	38,162	31,577.76	44,421	36,115.78
Insurance Deductible	50-080-0832-1500-71581	10,000	-	10,000	-
Advertising & Public Notices	50-080-0832-1500-71591	500	-	500	-
Contribution to Capital Fund	50-080-0832-1510-75350	1,266,144	-	1,124,081	-
Transfer to Reserve Fund (Water Meter Replace	50-080-0832-1620-75390	17,982		17,982	
Contribution to Reserve Fund	50-080-0832-1620-75390		-		-
Contribution to Reserve Fund (Year End)	50-080-0832-1620-75390				
Inventory Adjustments	50-080-0832-1700-72505		-		-
		1,761,055	256,082.67	1,639,492	266,467.86
Water Service Connections					
Hourly Full Time	50-080-0832-1962-60010	50,950	15,894.67	50,950	28,891.38
Overtime	50-080-0832-1962-60013	5,000	184.46	5,000	3,131.75
Hourly Part Time	50-080-0832-1962-60020	3,683	-	3,683	2,129.51

2020 Statement of Operations- Water Fund

	NEW G/L ACCOUNT	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Employer CPP	50-080-0832-1962-60025	2,487	855.70	2,728	1,899.79
Employer EI	50-080-0832-1962-60030	890	340.68	920	739.49
Employer OMERS	50-080-0832-1962-60035	5,039	1,600.17	5,283	3,181.54
Employer EHT	50-080-0832-1962-60040	1,101	336.20	1,155	721.03
Employer Benefits	50-080-0832-1962-60050	6,023	1,114.76	5,305	2,969.52
Employer WSIB	50-080-0832-1962-60055	615	400.04	1,374	857.79
Materials	50-080-0832-1962-71471	12,000	2,407.11	12,000	10,544.51
Contracted Works	50-080-0832-1962-71523	14,000	896.75	14,000	1,850.40
Equipment Rentals - Owned	50-080-0832-1962-71540	22,000	3,080.38	22,000	9,273.05
		123,788	27,110.92	124,398	66,189.76
					-
Water Meter Maintenance					-
Hourly Full Time	50-080-0832-1963-60010	4,500	3,045.16	4,500	1,159.29
Overtime	50-080-0832-1963-60013		-		-
Employer CPP	50-080-0832-1963-60025	205	168.39	225	68.92
Employer EI	50-080-0832-1963-60030	73	65.80	76	26.50
Employer OMERS	50-080-0832-1963-60035	445	305.65	467	120.51
Employer EHT	50-080-0832-1963-60040	91	66.34	95	26.15
Employer Benefits	50-080-0832-1963-60050	532	627.22	469	305.78
Employer WSIB	50-080-0832-1963-60055	51	78.93	113	31.16
Materials	50-080-0832-1963-71471	7,500	16,161.74	30,000	450.66
Contracted Works	50-080-0832-1963-71523	11,874	8,351.36	11,874	4,521.25
Equipment Rentals - Owned	50-080-0832-1963-71540	1,725	400.00	1,725	62.50
		26,996	29,270.59	49,544	6,772.72
Water Distribution System Maintenance					
Hourly Full Time	50-080-0832-1964-60010	92,729	104,602.50	92,729	98,274.80
Overtime	50-080-0832-1964-60013	8,000	5,363.73	8,000	3,653.78
Hourly Part Time	50-080-0832-1964-60020	9,820	-	9,820	7,976.54
Employer CPP	50-080-0832-1964-60025	4,668	5,989.59	5,121	6,061.02
Employer EI	50-080-0832-1964-60030	1,670	2,383.58	1,727	2,365.51
Employer OMERS	50-080-0832-1964-60035	9,172	10,841.31	9,615	9,882.69
Employer EHT	50-080-0832-1964-60040	2,066	2,355.42	2,167	2,303.53

2020 Statement of Operations- Water Fund

	NEW G/L ACCOUNT	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Employer Benefits	50-080-0832-1964-60050	10,962	12,622.32	9,655	10,183.81
Employer WSIB	50-080-0832-1964-60055	1,155	2,794.08	2,579	2,740.99
Materials	50-080-0832-1964-71471	35,000	33,396.37	35,000	23,624.74
Contracted Works	50-080-0832-1964-71523	35,000	20,327.44	35,000	2,752.08
Equipment Rentals - Owned	50-080-0832-1964-71540	35,000	20,288.65	35,000	30,397.54
		245,242	220,964.99	246,413	200,217.03
Total Waterworks General		2,157,081	533,429.17	2,059,847	539,647.37
Water Treatment Plant					
Microfit Generation Revenue	50-080-0831-0330-40320	(11,000)	(4,227.10)	(8,000)	(6,385.61)
Hourly Full Time	50-080-0831-1101-60010	206,452	136,689.12	206,452	135,650.59
Overtime	50-080-0831-1101-60013	4,000	2,614.26	4,000	4,326.16
Hourly Part Time	50-080-0831-1101-60020		-		-
Employer CPP	50-080-0831-1101-60025	9,397	7,659.34	10,309	7,349.75
Employer EI	50-080-0831-1101-60030	3,362	3,044.78	3,476	2,802.18
Employer OMERS	50-080-0831-1101-60035	20,420	14,207.26	21,407	11,522.25
Employer EHT	50-080-0831-1101-60040	4,160	3,001.83	4,363	2,563.69
Employer Benefits	50-080-0831-1101-60050	24,406	14,770.81	21,495	12,112.98
Employer WSIB	50-080-0831-1101-60055	2,325	3,571.43	5,191	3,270.18
Equipment Rentals - Owned	50-080-0831-1101-71540	2,000	987.50	2,000	6,668.75
Communications	50-080-0831-1200-71251	7,740	3,230.76	5,000	3,659.30
Lab Fees - Water Testing	50-080-0831-1200-71270	16,000	7,050.83	25,000	6,140.34
Office Supplies	50-080-0831-1400-71410	500	-	500	29.00
Natural Gas	50-080-0831-1240-71416	28,880	13,253.35	28,880	12,219.98
Diesel Fuel	50-080-0831-1240-71417	1,000	-	1,200	-
Electrical Power	50-080-0831-1240-71420	78,940	37,710.65	80,440	35,385.04
Water & Sewer	50-080-0831-1240-71421	1,297	724.50	1,332	738.60
Taxes	50-080-0831-1240-71425	38,162	-	45,603	-
Chlorine	50-080-0831-1400-71434	19,500	7,579.81	20,750	17,444.73
Soda Ash	50-080-0831-1400-71435	48,300	19,887.76	48,500	39,193.77
Aluminium Sulphate	50-080-0831-1400-71436	49,500	27,557.72	50,900	31,064.60

2020 Statement of Operations- Water Fund

	NEW G/L ACCOUNT	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Fluorides	50-080-0831-1400-71437	10,000	9,576.63	10,100	7,079.41
Miscellaneous Chemicals	50-080-0831-1400-71438	13,000	1,993.17	13,000	11,580.67
Materials	50-080-0831-1400-71471	20,000	7,792.18	20,000	6,755.70
Contracted Services	50-080-0831-1500-71523	36,355	26,658.42	75,355	13,376.37
		645,696	349,562.11	705,253	370,934.04
Total Water Treatment Plant		634,696	345,335.01	697,253	364,548.43
Water Storage Facility			-		-
Hourly Full Time	50-080-0831-1965-60010	7,500	4,744.20	7,500	7,348.21
Overtime	50-080-0831-1965-60013	1,000	-	1,000	-
Employer CPP	50-080-0831-1965-60025	341	254.02	371	399.34
Employer EI	50-080-0831-1965-60030	122	101.25	126	152.48
Employer OMERS	50-080-0831-1965-60035	742	472.51	778	658.22
Employer EHT	50-080-0831-1965-60040	151	99.13	159	149.56
Employer Benefits	50-080-0831-1965-60050	887	469.48	781	656.44
Employer WSIB	50-080-0831-1965-60055	84	117.89	189	177.93
Equipment Rentals - Own	50-080-0831-1965-71540	1,700	1,125.00	1,700	1,150.00
Communications	50-080-0831-1965-71251	2,180	433.58	2,180	433.50
Natural Gas	50-080-0831-1965-71416	11,760	6,704.37	11,760	1,003.78
Electrical Power	50-080-0831-1965-71420	3,633	2,222.67	3,706	1,967.03
Taxes	50-080-0831-1965-71425	86,394	-	88,122	-
Materials	50-080-0831-1965-71471	500	34.24	500	-
Contracted Works	50-080-0831-1965-71523	10,500	2,745.74	10,500	1,391.90
Equipment Rentals Other			-		-
Total Water Storage Facility		127,494	19,524.08	129,372	15,488.39
Total Expenditures		2,930,271	902,515.36	2,894,472	926,069.80
TOTAL WATER FUND (Surplus)/Deficit		-	(959,083.92)	-	(516,807.12)

2020 Statement of Operations- Sewer Fund

NEW G/L ACCOUNT		2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
REVENUES					
Private Work Charges	40-080-0811-0330-40595		(2,693.90)		-
Expense Recoveries	40-080-0811-0330-40589		-		-
ODRAP - Provincial Flood Exp Recovery	40-080-0811-0430-40409		-		-
Private Work Charges	40-080-0811-0430-40595	(19,000)	(1,299.25)	(19,000)	(3,931.00)
New Connection Charges	40-080-0811-0430-40619	(8,500)	-	(8,500)	-
Penalty on Late Payments	40-080-0811-0430-40682	(7,000)	(4,576.69)	(7,000)	(6,944.41)
Sewer Service/Disposal	40-080-0811-0430-40760	(2,693,701)	(1,678,733.70)	(2,648,131)	(1,301,843.16)
Expense Recoveries	40-080-0812-0430-40589		-		-
Total Revenues		(2,728,201)	(1,687,303.54)	(2,682,631)	(1,312,718.57)
EXPENDITURES					
Administration					
Distributed Salaries/Wages			-		-
Distributed Benefits			-		-
Hourly Full Time	40-080-0811-1101-60010	78,345	38,046.56	85,582	37,109.28
Overtime	40-080-0811-1101-60013		310.36		197.98
Hourly Part Time	40-080-0811-1101-60020	2,308	-	2,308	-
Employer CPP	40-080-0811-1101-60025	2,865	1,899.49	3,199	2,036.58
Employer EI	40-080-0811-1101-60030	1,057	721.73	1,086	760.64
Employer OMERS	40-080-0811-1101-60035	8,613	4,560.42	9,293	4,428.90
Employer EHT	40-080-0811-1101-60040	1,620	837.66	1,735	815.84
Employer Benefits	40-080-0811-1101-60050	7,901	3,637.87	6,897	3,422.52
Employer WSIB	40-080-0811-1101-60055	2,474	996.60	1,954	970.69
Allocated Admin	40-080-0811-1200-71221	166,378	83,189.88	169,706	84,853.00
Postage, Freight, Courier	40-080-0811-1200-71252	11,673	-	11,673	-
Legal	40-080-0811-1200-71253	10,000	9,328.76	10,000	17,505.33
Office Supplies	40-080-0811-1400-71410	750	-	750	31.75
Taxes	40-080-0811-1400-71425	4,400	-	4,400	-
Stores Charge	40-080-0811-1400-71433	8,700	-	8,700	-
Annual Software Support	40-080-0811-1500-71501	1,500	-	1,500	-
Computer Maintenance (H & S)	40-080-0811-1500-71502	3,800	4,351.39	4,000	4,162.75
GIS Material	40-080-0811-1500-71507	6,716	3,774.19	6,716	3,473.75

2020 Statement of Operations- Sewer Fund

	NEW G/L ACCOUNT	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Contracted Works	40-080-0811-1500-71523	500	518.19	500	-
Conferences & Courses	40-080-0811-1500-71531	5,000	1,017.60	5,000	2,120.48
Insurance	40-080-0811-1500-71580	28,285	23,405.20	32,784	26,654.22
Insurance Deductible	40-080-0811-1500-71581	10,000	-	10,000	1,186.50
Advertising & Public Notices	40-080-0811-1500-71591	500	-	500	-
Contributions to Capital	40-080-0811-1510-75350	1,359,475	-	1,288,115	-
Contribution to Reserve Funds	40-080-0811-1620-75390		-		-
Contribution to Reserve Funds (Yr End)	40-080-0811-1620-75390				
Inventory Adjustments	40-080-0811-1700-72505		-		-
		1,722,860	176,595.90	1,666,398	189,730.21
Sewer Mains					
Distributed Salaries/Wages					
Distributed Benefits					
Hourly Full Time	40-080-0811-1711-60010	49,136	7,230.94	49,136	10,806.32
Overtime	40-080-0811-1711-60013	1,500	743.07	1,500	36.53
Hourly Part Time	40-080-0811-1711-60020	2,148	-	2,148	198.89
Employer CPP	40-080-0811-1711-60025	2,334	433.08	2,561	610.62
Employer EI	40-080-0811-1711-60030	835	170.88	864	236.39
Employer OMERS	40-080-0811-1711-60035	4,860	784.79	5,095	1,069.10
Employer EHT	40-080-0811-1711-60040	1,033	170.63	1,084	231.70
Employer Benefits	40-080-0811-1711-60050	5,809	1,067.85	5,116	1,276.59
Employer WSIB	40-080-0811-1711-60055	578	202.93	1,290	275.71
Materials	40-080-0811-1711-71471	10,000	5,097.01	10,000	2,173.01
Contracted Service	40-080-0811-1711-71523	125,000	58,502.89	125,000	535.21
Equipment Rentals - Own	40-080-0811-1711-71540	36,000	3,987.52	36,000	3,662.66
		239,233	78,391.59	239,794	21,112.73
Service Connections					
Distributed Salaries/Wages					-
Distributed Benefits					-
Hourly Full Time	40-080-0811-1712-60010	40,760	9,744.40	40,760	28,762.95
Overtime	40-080-0811-1712-60013	5,000	739.48	5,000	2,923.33
Hourly Part Time	40-080-0811-1712-60020	2,761	-	2,761	2,982.32

2020 Statement of Operations- Sewer Fund

	NEW G/L ACCOUNT	2020 OPERATING FORECAST	Actual to August 31, 2020	2021 OPERATING FORECAST	Actual to August 31, 2021
Employer CPP	40-080-0811-1712-60025	1,981	557.68	2,173	1,992.75
Employer EI	40-080-0811-1712-60030	709	221.99	733	778.84
Employer OMERS	40-080-0811-1712-60035	4,031	1,056.11	4,226	3,192.85
Employer EHT	40-080-0811-1712-60040	877	219.23	920	757.35
Employer Benefits	40-080-0811-1712-60050	4,819	965.43	4,244	2,959.55
Employer WSIB	40-080-0811-1712-60055	490	260.77	1,094	901.08
Materials	40-080-0811-1712-71471	6,500	1,191.63	6,500	5,889.93
Contracted Services	40-080-0811-1712-71523	12,000	3,998.98	12,000	292.09
Equipment Rentals - Own	40-080-0811-1712-71540	15,000	1,898.94	15,000	3,186.88
		94,928	20,854.64	95,411	54,619.92
Sewage Treatment Plant					
Hourly Full Time	40-080-0812-1101-60010	2,500	55.22	2,500	461.63
Overtime	40-080-0812-1101-60013		-		-
Hourly Part Time	40-080-0812-1101-60020		-		-
Employer CPP	40-080-0812-1101-60025	114	4.43	124	23.95
Employer EI	40-080-0812-1101-60030	41	1.77	42	9.21
Employer OMERS	40-080-0812-1101-60035	247	7.56	259	43.45
Employer EHT	40-080-0812-1101-60040	50	1.74	53	9.00
Employer Benefits	40-080-0812-1101-60050	296	21.97	260	34.83
Employer WSIB	40-080-0812-1101-60055	28	2.07	63	10.73
Equipment Rentals - Own	40-080-0812-1101-71540	500	415.15	500	-
Natural Gas	40-080-0812-1240-71416	21,484	10,190.44	21,484	11,314.44
Electrical Power	40-080-0812-1240-71420	95,000	61,416.53	95,000	58,893.90
Grit Landfill Tipping Fees	40-080-0812-1400-71424	501	-	-	-
Taxes	40-080-0812-1240-71425	37,026	-	36,708	-
Materials	40-080-0812-1400-71471	2,000	37.25	2,000	142.35
Contracted Works - AWA/OCWA	40-080-0812-1500-71523	511,393	348,875.02	522,035	344,604.29
		671,180	421,029.15	681,028	415,547.78
Total Expenditures		2,728,201	696,871.28	2,682,631	681,010.64
TOTAL SEWER FUND (Surplus)/Deficit		-	(990,432.26)	-	(631,707.93)

To: Administration & Finance Executive Committee
From: Tyler Moffitt, Fire Chief/CEMC
Date: September 29, 2021
Subject: Informational Report: Update on the Fire Rescue Service

INFORMATION ON LEGISLATION RESPONSIBILITY

A Fire Chief is the person who is ultimately responsible to the council of a municipality that appointed him or her for the delivery of fire protection services as per the *Fire Protection and Prevention Act, 1997*.

As well, the Fire Chief's (Supervisor's) legislative duties are also to take every precaution reasonable in the circumstances for the protection of all workers.

Legislation requires us to adhere to the **Three Lines of Defence (3-Pillars)**

- I. Public Education and Prevention
- II. Fire Safety Standards and Enforcement (Fire Prevention Inspections)
- III. Emergency Response (Fire Suppression Services)

INFORMATION ON CURRENT STAFFING LEVEL

We only have **6 Fulltime Firefighters** and are down to **13 Part-Time (Volunteer) Firefighters**.

Seven of our members also belong to **Alberton**, which is part of **ACEL (Alberton, Chapple, Emo, La Vallee) Fire & Emergency Services**.

Therefore, if we were ever to request mutual aid from **Alberton** ... more than likely all their available members will already be on scene of the incident in Fort Frances; we may get an extra one or two firefighters who are uncertified to respond if called upon.

As well, **ACEL (Alberton, Chapple, Emo, La Vallee) Fire & Emergency Services** is losing Part-Time (Volunteer) Firefighters and is short staffed.

Two of our members also belong to the **Couchiching Fire Department**. As well, they are two of the only three people trained that could respond with a pumper truck.

Therefore, if we were ever to request mutual aid from the Couchiching Fire Department ... more than likely these members are already on scene of the incident. As well, Couchiching Fire Department has minimal staffing, which are mostly uncertified.

Meanwhile, only **4** of our **Part-Time (Volunteer) Firefighters** have their **NFPA 1001 Firefighter Level 2 certification**, which is the minimum requirement for any type of interior attack for fire suppression calls.

The remaining **9 Part-Time (Volunteer) Firefighters** do not have their **NFPA 1001 Firefighter Level 2 certification**.

NOTE: It takes years of training and attending emergency responses to gain true experience and **NFPA 1001 Firefighter Level 2 certification**, which is needed.

Case in point ... it takes 4 to 5 years of schooling and placements in the province of Ontario to become a schoolteacher. A Part-Time (Volunteer) Firefighter who already has a fulltime job, a family (children), and a social life ... is no different.

HISTORY AND RETENTION TIME OF PART-TIME (VOLUNTEER) FIREFIGHTERS

60-plus Town of Fort Frances Part-Time (Volunteer) Firefighter's have come and gone since **2005**. The average retention-time of a Part-Time (Volunteer) Firefighter is **3.2 years**.

Other Composite Fire Services in Southern Ontario report the average retention-time for Part-Time (Volunteer) Firefighters is **3.5 years**, along with spending **\$20,000** on each firefighter in wages, and equipment. Their direction from council is to keep onward with hiring Part-Time (Volunteer) Firefighters ... regardless of the huge turnover.

Kenora Fire and Emergency Services can staff their service with **50 Part-Time (Volunteer) Firefighters**; they are down to **24 Part-Time (Volunteer) Firefighters** and have been for a while.

Atikokan Fire Rescue Service has trained and certified their personnel ... only to lose a handful of them to the Thunder Bay Fire Rescue Service, which is a fulltime fire service.

Sundridge-Strong Volunteer Fire Department was featured in a Toronto Star news article this year. They are located approximately 50 km north of Huntsville. They are in a busy popular area but are **10** Part-Time (Volunteer) Firefighters short and can't get any new recruits.

Global News reported last year that a B.C. regional district had to warn residents of the Shuswap communities of Scotch Creek and Lee Creek that their fire department was short on Part-Time (Volunteer) Firefighters (below mandatory levels of firefighters) and the situation could jeopardize accreditation and the level of service to communities.

Halifax Regional Fire & Emergency Service has a critical shortage of Part-Time (Volunteer) Firefighters. Several fire stations are staffed with just four or five members. Their annual report shows they are **343** Part-Time (Volunteer) Firefighters short staffed.

Greater Sudbury is currently **145** Part-Time (Volunteer) Firefighters short of their complement of **350** that they should have on staff.

CRITICAL SHORTAGE OF PART-TIME FIREFIGHTERS ACROSS CANADA

There is a critical shortage of Part-Time (Volunteer) Firefighters across Canada, and in the Town of Fort Frances.

The staffing shortage in Canada has been widely documented on social media, television, radio, print media and just about everywhere else, directly in public view.

ONTARIO BASED CAREER/PART-TIME FIRE SERVICES (COMPOSITE SERVICES)

At a minimum, most of the Ontario-based Career/Part-Time (Volunteer) Fire Services, which are (Composite Fire Services) employs **1 Career Firefighter per 1,000 population** and about **5 Part-Time (Volunteer) Firefighters per 1000 population**.

In comparison, Fort Frances Fire Rescue Service is **Two Career Firefighters** short staffed. As well, we are **27 Part-Time (Volunteer) Firefighters** short staffed.

Also, when looking at the comparable fire services utilized each time there is a new negotiated contract with our career staff ... we are the only Composite Fire Service in Ontario that has a minimum of One Career Firefighter working a shift alone.

In another comparison ... all the Greater Sudbury fire halls that are Career/Part-Time (Volunteer) are now always staffed with a minimum of Four Career Firefighters per shift. In fact, this is a well know industry standard in Canada for Composite Fire Services.

This guarantees that a fully staffed pumper fire truck will be available to respond to fire suppression calls when called upon.

Note: In the community of Val Therese, which has approximately the same population of Fort Frances ... it is staffed with a minimum of Four Career Firefighters per shift.

ASSEMBLY AND TURNOUT OF PART-TIME (VOLUNTEER) FIREFIGHTERS

Currently, there are concerns pertaining to the assembly and turnout of Part-Time (Volunteer) Firefighters. We do not know who and how many Part-Time (Volunteer) Firefighters are responding to an emergency incident when the fire page goes out.

In my 34-plus-years in the fire service ... it has always been impossible and unrealistic to predict how many Part-Time (Volunteer) Firefighters were going to show up to a fire or a critical emergency incident.

However, most of the time ... the entire complement of Fulltime Firefighters has shown up to a fire or critical emergency incident when called upon and have outnumbered the Part-Time (Volunteer) Firefighters on scene.

When fire strikes within our community, the decisions makers need to ensure we have an adequate staffing level of professional firefighters ... when our community needs it.

NO TIME COMMITMENT (TIME & FAMILY, THE MOST PRECIOUS THINGS TO PEOPLE)

Fact, the constraints on today's working families makes it impossible for many people to serve in any type of volunteer capacity, let alone as a Part-Time (Volunteer) Firefighter.

Another key factor as to why people do not join a fire service is that it is an on-demand service, as well as being a dangerous occupation. **(Note: See page 7)**

Meanwhile, prior to becoming Fire Chief on October 11, 2016, ... I had almost 30-years' experience in the fire service as a Part-Time (Volunteer) Firefighter.

Due to having a fulltime job, a family (children), and a social life ... there were many times throughout the years where I was unavailable to attend emergency incidents and fire service training sessions; the time was not there to give to my community.

As well, over the course my time as a Part-Time (Volunteer) Firefighter, I was also unavailable to attend many family-related functions involving my children due to being on scene of an emergency incident, being away from the ones I hold dear to my heart.

DEMOGRAPHIC PROFILE OF FORT FRANCES

Over **52%** of the population is over the age of **40**. Over **32%** of the population is under the age of **25**.

Therefore, realistically ... that leaves **16%** of the remaining population ... to draw from to recruit part-time firefighters.

Meanwhile, one could challenge this statement and ask why not recruit people **under the age of 25**.

Case in point, people between the ages of **18 and 25** a lot of the time cannot commit to the **4 to 5 years** that it takes to be trained and gain experience as a certified firefighter.

As well, many people within the ages of **18 to 25** are either continuing onward with their education and/or starting out with a new career after they graduate college, university, and trade school.

Statistically, out of the **16%** ... there is not enough people to draw from for Part-Time (Volunteer) Firefighter positions.

As well, most people know we are an on-demand service, and know that firefighting is dangerous ... whether it's Fulltime or Part-Time (Volunteer).

Even if the town were to hire 27 new Part-Time (Volunteer) Firefighters, we are looking at a time frame of 4 to 5 years of training ... 4 to 5 years to gain any true experience and certification ... that is if they were to stay on. (Average retention-time is **3.2 years**)

TRAINING TIME COMMITMENT

NOTE: There are **114 NFPA (National Fire Protection Association) Firefighter Skill Sheets** that need to be completed, combined with the following training:

- Basic recruit training 40 hours (over 2 weekends).
- Fire Fighter Level 1 – 78 hours online plus 9 days (72 hours) in class.
- Fire Fighter Level 2 – 36 hours online plus 7 days (56 hours) in class.
- Hazmat (requirement for certification) – 5 days (40 hours) in class.
- 114 hours online.
- 208 hours in class.

Total time commitment = **322 hours**. (40 days)

NOTE: *If a new member could commit **8-hours** per month to the Fort Frances Fire Rescue Service ... it would take them **3.4 years** to complete the **Training**.*

*As well, there is another **48-hours** of annual maintenance training and **24-hours** of annual specialty training that needs to be completed.*

KEY FIREFIGHTER STAFFING ROLES AT FIRE SUPPRESSION INCIDENTS

Meanwhile, there are various key roles during a fire suppression incident such as:

- Incident Commander (1 person),
- Safety Officer (1 person),
- Accountability Officer (1 person),
- Sector Officers (1-2 persons),
- Decontamination Officer (1 person),
- Pumper Truck Operators (2 operators always on scene at all fire related events and other incidents i.e., train derailments. **Note: Fort Frances, busiest train traffic port in North America,**
- Initial Fire Attack Suppression Team (2 persons),
- Initial Fire Attack Suppression Team Back-up (2 persons),
- Rapid Intervention Team (2 persons).

Note: As you can see from the roles listed ... there are **14 key roles** in total; we do not have **14 Firefighters** that have their **NFPA 1001 Firefighter Level 2**.

In fact, these key roles at the very least need to be doubled up due to the shortage of *Professional Firefighting* personnel and *Part-Time (Volunteer) Firefighting* personnel who have experience and certification; other times we are tripling duties because of the limited staffing.

These key roles ensure an effective and safe response to emergency incidents and are standard key roles that need to be established at fire and emergency related incidents for the Health and Safety of Emergency Responders.

As well, there is a known international recognized industry standard based on scientific evidence and research that establishes how many firefighters are needed to put out each fire and rescue anyone trapped.

The **NFPA (National Fire Protection Association)**, which is internationally recognized has established these standards, as well as specifies the minimum number of firefighters needed.

EXAMPLES OF LACK OF FIREFIGHTING STAFF FOR FIRE & EMERGENCY CALLS

Last week, on September 29, 2021, only four Part-Time (Volunteer) Firefighters responded to an all hands-on-deck call out for a fire call on Scott Street, which ended up being cooking related.

The Fulltime Firefighters that responded outnumbered the Part-Time (Volunteer) Firefighters that responded. Thankfully, it ended up being a minor fire call out.

Also last week, on September 28, 2021, only two Part-Time (Volunteer) Firefighters responded to an all hands-on-deck call out for an actual fire suppression call to the Town of Fort Frances Memorial Sports Centre.

This was in fact an active fire that our Fire Rescue Service responded to. The Fulltime Firefighters outnumbered the Part-Time (Volunteer) Firefighters on scene.

As well, this was a large public facility, which serves our citizens and the public who are made up of small children, older adults (seniors), people with disabilities, as well as people with intellectual disabilities.

Meanwhile, on March 14, 2021, our Fire Rescue Service responded to a serious MVC (Motor Vehicle Crash) outside of town limits.

A page went out for all hands-on-deck. Only two Part-Time (Volunteer) Firefighters responded to the firehall. As well, they were two of our new members with no certifications and limited experience with our Fire Rescue Service.

MISLEADING PERCEPTIONS OF WHAT IT TAKES TO BE A FIREFIGHTING

There are a lot of misleading perceptions of what it takes to be a Part-Time (Volunteer) Firefighter such as: *"Anyone can be and serve as a Part-Time (Volunteer) Firefighter."*

Fire Services are not a social club; fire services are an essential emergency service that is demanding and requires a huge time commitment on individuals who decide to seriously serve as a Part-Time (Volunteer) Firefighter.

Being a firefighter is extremely physically demanding and requires a high level of fitness.

As well, the leadership of fire services across Ontario, as well as Canada has seen many misleading perceptions; these misleading perceptions are coming from not only the public, but also the leadership of municipalities across Canada.

Meanwhile, the OPP and Paramedic Services of Ontario have a criteria and many steps towards hiring on with their respective organization ... the fire service is no different.

Being a Part-Time (Volunteer) Firefighter is a 24-hour, 365-days-a-year commitment. To be a reliable and competent Part-Time (Volunteer) Firefighter, a person needs to be on call constantly and must be trained to a high level.

Missing a training activity for a community volunteer might create an inconvenience ... but missing a training session or drill for a Part-Time (Volunteer) Firefighter can be dangerous.

The commitment needed for becoming a Part-Time (Volunteer) Firefighter is significantly more involved than spending a few hours as another type of community volunteer.

The training hours alone greatly exceed any national average for a volunteer activity, clearly demonstrating the intensity of the Part-Time (Volunteer) Firefighter commitment.

FIREFIGHTING IS DANGEROUS

Being a Firefighter ... Fulltime or Part-Time (Volunteer) is one of the most dangerous jobs around ... there is no way to sugar-coat this fact.

The Cancer Carcinogens (Hazards) that firefighters can be exposed to is one reason why the job is dangerous.

Firefighters are more than twice as likely to be diagnosed with invasive cancer than the average person.

In fact, there are 17 – Prescribed Cancers recognized by the **Workplace Safety and Insurance Board (WSIB)** in Ontario that firefighters can acquire, which are work-related occupational diseases presumed to occur due to the nature of the worker's employment as a firefighter.

As well, firefighters are under physical and psychological stress on a regular basis; the traumatic stress and emergency incidents that firefighters are exposed to is another reason why the occupation is dangerous.

Firefighters have shorter life expectancies than the average population and are three times more likely to die on the job.

Studies vary but typically their life expectancy is 10-15 years less than the national average.

FIREFIGHTERS & FIRST RESPONDERS MENTAL HEALTH

Firefighters and other First Responders such as Paramedics and Police Officers see people in the worst moments of their lives; they never forget.

Case in point, when firefighters drive by houses ... intersections ... they are reminded of past fires and accident scenes.

Firefighters see the faces of victims ... they hear the cries of the victims and family's ... they remember the smells ... it never leaves them.

CANADIAN LABOUR SHORTAGE ... FORT FRANCES IS NOT EXEMPT

Fact, there is a well know labour shortage throughout Canada; the community of Fort Frances and the Rainy River District is no exception ... we are not exempt.

There is a lack of skilled trades, skilled labour, health care workers, and generally all-around lack of every type of worker imaginable.

Our corporation ... The Town of Fort Frances has challenges in filling job vacancies throughout all divisions. Therefore, trying to fill Part-Time (Volunteer) Firefighter vacancies, which is an on-demand service, as well as being a dangerous occupation ... is an extremely challenging initiative.

STUDIES AND TASK FORCES HAVE LOOKED AT CONTRIBUTING FACTORS

The major contributing factors to **WHY** there is a significant Part-Time (Volunteer) Firefighter shortage is basically what I have touched on throughout this report.

Canada has seen a significant decline in their Part-Time (Volunteer) Firefighters numbers over the many decades.

Past leaderships saw this coming ... they turned a blind eye and even went as far as reducing (cutting) the career firefighter staffing levels in their municipality; they weren't prepared and put their respected community ... their citizens at risk.

RECOMMENDATION

That the Administration & Finance Executive Committee recommends that Council approve the report as presented so it can be utilized as information that decision-makers need to know.

Respectfully submitted,



Tyler Moffitt, Fire Chief/CEMC