

Member Services

Trading Department Report

The SARM Trading Department offered a variety of products during 2006, from stationary and sundry sales, road signs to gopher poisons. It was another successful year, for both our customers and our suppliers. We look forward continually to being able to provide RMs the opportunity to purchase all their supplies conveniently and cost-effectively.

Some of the advantages and benefits of ordering supplies through the SARM Trading Department are:

- printing and stationary, including custom orders, are shipped pre-paid – with the high cost of postage, this is quite a savings;
- orders are shipped the same day they are received, or as soon thereafter as possible;
- a toll-free number to place orders;
- through our suppliers, a discount of 13 per cent for printing and stationary, 3.5 per cent for rat poison, and 2 per cent for tires is given off the purchase price.

Sales through the Trading Department in 2006, with printing, stationary, and sundry sales, rat control, tires and road signs fluctuated up and down from previous year. The 296 rural municipalities received a total of \$45,988 in discounts through ordering their supplies through the Trading Department.

I would like to take this time to thank our members for the support and cooperation this past year and look forward to meeting all your supply needs in 2007.

Janie Metcalfe
Manager
SARM Trading Department

Petroleum Products Buying Group (PPGB)

SARM works with Prairie Fuel Advisors to administer a fuel buying program which allows municipalities to enter into volume contracts with Imperial Oil and Petro – Canada in order to achieve better pricing from local dealers.

Participating members are able to purchase gasoline, diesel and lubricants through the program. In 2006, the 82 (2005 – 78) participating rural municipalities purchased 5,960,782 litres (2005 – 5,884,230) of diesel and 173,007 litres (2005 – 133,000) of gasoline at discounted prices.

Members of the PPBG benefit from the savings that come with large volume purchasing as well as from frequent updates that

With our wide variety of suppliers, the SARM Trading Department is able to provide our customers with the best possible prices. Here are some of the popular items that have been purchased in 2006 from our suppliers.

ABC Engraving	<i>retirement gifts</i>
Acklands Grainger	<i>safety supplies</i>
Brian Shippam	<i>retirements gifts, watches</i>
*Bridgestone Tire	<i>tires</i>
Brennan Supplies	<i>stationary items and office supplies</i>
Chatterson Janitorial	<i>cleaning supplies</i>
Elfrieda Enterprises	<i>convention items</i>
*G & L Distributors	<i>rat poison</i>
*Goodyear Tire	<i>tires</i>
*Grand & Toy	<i>stationary items</i>
Guardian Traffic	<i>signage material</i>
K 9 Gopher	<i>gopher poison</i>
Kane Veterinary	<i>warble products</i>
*Maxim Chemical	<i>gopher poison</i>
McKenzie Training Centre	<i>grader flags</i>
*Michelin Tire	<i>tires</i>
Office Depot	<i>stationary items</i>
OK Marketing	<i>stamps</i>
Perkins Bindery	<i>binders</i>
*Signal Industries Ltd.	<i>road signs</i>
Staples	<i>stationary items</i>
Success Office	<i>photocopiers</i>
*Supreme Office Products	<i>stationary items</i>
United Agri	<i>rat poison</i>
Universal Bindery	<i>binders</i>
Wesclean	<i>sanitation and janitorial supplies and equipment</i>
*Western Litho	<i>printing</i>

* denotes a major supplier of the SARM Trading Department

provide projections of future fuel pricing enabling municipalities to take advantage of known price changes and thereby manage their inventories and achieve additional savings. Members can now access Prairie Fuel Advisors web-based data processing system on-line to view their own fuel purchase history, current

and historic fuel prices, industry wholesale or rack prices and current information on the direction of fuel prices for the next month.

The costs of joining the program are 1.2 cents/litre for fuel purchases and 5 cents/litre for lubricants.

Insurance and Benefits Programs

The following is a report on the activities of the self-insurance plans and the group benefit programs of the Saskatchewan Association of Rural Municipalities for the year 2006. The Financial Report on all programs can be found starting on page 35 of this handbook.

SARM Benefits Program

The SARM Benefits Plan is self-insured by the rural municipalities that choose to participate in the plan. It provides short-term disability benefits, death benefits, vision care benefits, maternity benefits, and beginning January 1, 2007, accidental death and dismemberment benefits, to participating municipalities on behalf of their employees and elected and appointed officials.

At the end of 2006, 294 rural municipalities were participating in the SARM Benefits Plan, with 1,464 employees enrolled.

Group coverage for elected and appointed officials is available at three coverage levels. Coverage at \$30,000 for a premium of \$300 for the entire group was taken by 176 municipalities; 16 municipalities chose coverage at \$40,000 for a premium of \$550; and 13 municipalities opted for coverage at \$50,000 for a premium of \$800. The group coverage is limited to a disability arising out of an injury which occurred, or to death occurring, while the official is engaged in official municipal business; and is a top-up to Workers' Compensation coverage.

Municipalities can also insure any of their eligible elected officials for disability and death benefits, on an individual, 24-hour basis, for a premium rate of 2% of the annual coverage amount. Nineteen individuals were insured under this coverage in 2006.

The breakdown of claims paid for 2006 is as follows:

Disability Benefits	\$657,177
Vision Care Benefits	70,044
Maternity Benefits	5,000
Death Benefits	10,000
	<u>\$742,221</u>

The total claims paid amount was the highest to date, so it appears that increased disability claim payouts will continue to be the trend. However, the SARM Benefits Plan did show a small surplus for the year 2006.

Two significant changes were made to the SARM Benefits Plan Regulations in 2006, becoming effective January 1, 2007, both as a result of resolutions passed by the members. A new benefit was added to provide coverage for \$30,000 for accidental death and coverage on a sliding scale for accidental injuries such as loss of limbs, vision or hearing. Also effective January 1, 2007, the age limit of 65 has been removed for employees and for elected and appointed officials. As both of these changes will undoubtedly have an impact on claim payouts, the premium rates were increased for the year 2007. The following table outlines the current annual premium rates for the SARM Benefits Plan.

Inside employees:	1.6% of insured salary
Outside employees:	1.85% of insured salary
Individual Elected Officials:	2.1% of insured coverage amount
Elected and Appointed Officials	\$325 for \$30,000 coverage
Group Coverage (per RM):	\$600 for \$40,000 coverage
	\$875 for \$50,000 coverage

ruralcouncillor

PUBLISHED BY THE SASKATCHEWAN ASSOCIATION OF RURAL MUNICIPALITIES



The Saskatchewan Association of Rural Municipalities (SARM) is proud to present the **Rural Councillor** a bi-monthly magazine covering timely topics for elected Officials, administrators who live and work in Saskatchewan's Rural Municipalities.

The publication is distributed every second month to over 3,000 locations throughout the province. As an advertiser your organization will be exposed to the present decision-makers of rural Saskatchewan, the people who direct the annual expenditure of nearly \$200 million in municipal goods and services for Saskatchewan's 297 RMs. When you consider that these people are involved in many other enterprises, including their own businesses, it is readily apparent that they control the expenditure of over a billion dollars each year.

SARM knows that you will find the publication a useful tool for reaching and reminding the municipalities of your products and services throughout the year. SARM has engaged the services of **Warren Nerby of Concept Media** to outline the opportunities that are now available. He will be calling you in the near future to discuss these



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Group Benefit Programs

The following group benefit programs are currently underwritten by outside insurers. SARM is the Policy holder of each program and administers the enrollment of members. A brief description and participation numbers for each program are included in this report.

Long-Term Disability Benefits

Long-Term Disability (LTD) Benefits for all employees have been available since January 1, 1995. This program was underwritten by Great-West Life (formerly Crown Life and Canada Life) up to December 31, 2004. Premium rate renewal negotiations resulted in the decision to move the LTD Benefit Program to Standard Life beginning in 2005, with no changes to the overall benefit provisions and a reduction in the premium rates. The premium rates remained at that level for 2006 and 2007.

Coverage for the Administrator of the municipality is mandatory, with the exception of those administrators who are currently exempt under the RMAA Bylaws. Coverage for other employees is optional, however, as it is a group plan, a municipality must cover all their eligible employees and these employees must also be covered under the short-term SARM Benefits Plan.

The LTD benefit is the lesser of 65% of gross monthly earnings and 85% of inflation-indexed, pre-disability net earnings. The maximum benefit is \$3,000 per month, payable to age 65, provided the individual remains disabled according to the terms of that policy.

At the end of 2006, 212 rural municipalities were covering all their employees bringing the total enrollment to 1,130. The number of RMs covering all their employees for this benefit continues to increase.

Extended Health and Dental Benefits

The Extended Health and Dental Benefits program has been available to rural municipal employees, elected and appointed officials, and their families since January 1, 1997. The program was designed to give employees and councils maximum flexibility in choosing their coverage levels, while still maintaining the concept of group insurance.

From 1997 to 2003, this program was also underwritten by Canada Life. Beginning in 2004, we moved this program to Saskatchewan Blue Cross. Although we had an overall decrease in the premium rates for 2005, our claims experience for the year was higher than expected, resulting in an increase to both the Health Care premiums and Dental Care premiums for 2006. However, there was no change to the premiums for 2007.

Participation in this program also increased throughout 2006, with 245 rural municipalities covering 1,388 individuals for Health and Dental Benefits.

Optional Life Insurance

Optional Term Life Insurance at group rates has been available to rural municipal employees and their spouses and elected or appointed officials and their spouses since January 1, 1997. This program was also underwritten by Great-West Life up to December 31, 2004, and was transferred to Standard Life for 2005 along with the Long-Term Disability Benefits Program. Coverage is available in units of \$10,000 from \$50,000 to a maximum of six times annual salary or \$500,000, whichever is less. At the end of 2006, 180 individuals were insured under the SARM Optional Life Insurance program.

SARM Fidelity Bond Self-Insurance Plan

The Fidelity Bond Self-Insurance Plan commenced January 1, 1994. For the year 2006, there were 292 rural municipalities participating in the plan. The primary coverage is the Fidelity Bond coverage, which protects the RM against theft or fraudulent acts by its employees. Coverage limits range from \$10,000 to \$200,000. Also included is Money and Securities coverage for \$2,500, which insures the RM for theft by someone other than an employee; and Registered Mail coverage for \$50,000, for those municipalities that send their bank deposits by Registered Mail.

Claims expense for 2006 was \$12,859, which included two claims under the Fidelity Bond coverage and five claims under the Money and Securities coverage.

SARM Liability Self-Insurance Plan

One more rural municipality joined the Liability Self-Insurance Plan during 2006, bringing the total number of RMs participating to 273.

There were 114 claim files opened throughout 2006, which consists of actual claims submitted and occurrences that could potentially lead to a claim. This number remains consistent with previous years. At year-end there were 65 claim files still in progress, of which 43 were claims made during 2006 and 22 were from prior years.

Claims expense for the Liability Self-Insurance Plan was \$182,518 for the year 2006. At year end, interest totaling \$572,050 and a total surplus of \$20,348 was distributed to the Reserve Accounts of participating municipalities, bringing the total reserve for this plan to approximately \$11.8 million.

No changes were made to the premium formula, the limits of insurance, or to the policy wording during 2006. However, amendments were made to the Agreement and Policy to allow for requiring the inspection of recreation facilities and public buildings owned and/or operated by the RM, effective January 1, 2007. The inspection process is described in more detail at the end of this report.

Excess Liability Insurance, which provides coverage over and above the \$3 million limit provided by the SARM Plan, continues to be available from another carrier. Three options are available: \$1 million, \$2 million or \$3 million with the premium based on the population of the municipality and the limit of excess insurance chosen. In 2006, 88 rural municipalities purchased Excess Liability Insurance.

SARM Property Self-Insurance Program

The SARM Property Self-Insurance Program took effect on December 31, 2002. Initially, 134 rural municipalities signed on and by the end of 2006, there were 203 rural municipalities participating in their own property insurance program. Two RMs joined this program in 2006.

Premium rates for 2006 remained the same as in 2005.

Claims expense for 2006 was \$379,523, which is our highest amount to date. An increase in the number of claims is to be expected with the number of participating RMs increasing every year. The majority of claims for 2006 again involved damage to municipal equipment and damage to buildings.

As with the Liability Insurance Plan, each municipality has its own ledger account for the Property Insurance Program. At the

end of each year a portion of the profit or loss from operations for the year is allocated to each municipality's ledger account, along with interest earned in that year. At the end of 2006, a surplus of \$54,365 and interest of \$45,627 was distributed to the Individual Ledger Accounts of participating municipalities, bringing the total reserve for the SARM Property Self-Insurance Program to \$677,340.

Inspection of Public Buildings/ Recreation Facilities

Over the past few years, we began to see an increase in the number of public buildings such as community halls and skating rinks, being insured under our self-insurance programs. In the interest of protecting the assets of rural municipalities and in the interest of public safety, we implemented the requirement that these types of buildings be inspected to continue to be insured under both the SARM Property Self-Insurance Program and the SARM Liability Self-Insurance Plan.

Inspections began under the Property Self-Insurance Program as of July 1, 2006, and as of January 1, 2007, under the Liability Self-Insurance Plan. The following types of property are inspected on a five-year cycle.

- **Recreation Facilities** – skating and curling rinks, arenas, golf clubhouses, playgrounds, recreation centres, swimming pools, public beaches, ski hills, etc.
- **Public Buildings** – community halls, libraries, museums, stores, school buildings and any other building used for public gatherings.

SARM reviews all the property currently insured under the programs, and in consultation with the RM office, identifies those that fit into the above categories thereby requiring an inspection. We coordinate a schedule for inspections with the adjusters for the programs. The adjusters make the arrangements with the RM to carry out the inspections, with the focus on the building condition, general upkeep and potential fire or safety hazards.

Following the inspection of the property, the adjusters submit their report to SARM for review. It is then sent to the RM along with an invoice. The inspection reports include recommendations classified as Critical, Important or Desirable Improvement. Critical recommendations are aimed at correcting hazards that could cause a serious loss and should be rectified immediately. The RM has a period of time to remedy the deficiency and provide documentation that it has been done. This is dependent on the nature of the problem, but generally 30 to 60 days is considered reasonable. Failure to remedy a critical deficiency could result in SARM declining insurance coverage on that building, after written notice has been given to the member RM. Important recommendations are those that could also cause a serious loss and should be rectified as soon as possible. Desirable Improvement recommendations are those that should be done when feasible and will help to



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reduce the risk of a loss. (Examples include: implementing and documenting a regular maintenance program - stairs, entrances, emergency lighting.)

The cost to the RM is \$500 for the inspection of one facility or building. If the RM has more than one property that requires inspection, the cost increases by \$150 for each additional property. After the first five-year cycle is complete, the cost will be reviewed and revised if necessary.

For further information on the SARM Insurance Plans and Group Benefits, contact:

Kathie Caleval
 Manager, SARM Insurance and Benefit Programs

Legal Services

The following is a report on the SARM Legal Services Department for 2006.

In 2006, our primary task continued to be providing advice and representation to the SARM Liability Self-Insurance Plan, accounting for 40 per cent of our time.

As at year-end a total of 29 claims files remained open, of which nine were opened in 2006.

Continued progress has been made in the past year in resolving claims that pre-date 2000. While five such claims remained outstanding at year-end, most of these should be resolved in 2007.

The number of requests for advice from RMs continues to increase. Approximately 522 requests for advice were received from RMs in 2006. Responding to these requests accounted for 48 per cent of our time in 2006.

Progress was also made in 2006 in getting additional information on the website for use by our members. By visiting <http://www.sarm.ca/services/legaldept> and logging in as a SARM member, you can access detailed information on expropriation and streets and roads. Included in this are short articles summarizing the law on these topics, sample agreements and sample bylaws. Links are also provided to other resources. We hope to be able to add information on other topics in 2007. If there are any topics that you would like to see information and/or precedents, please let us know.

We trust this is satisfactory and look forward to continuing to work with you in 2007.

Respectfully yours,

Michael Morris and Teresa Edwards
 SARM Legal Services Department



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Events

Annual Convention

March 6 – 9, 2006

A crowd of 1,881, representing 291 of the 296 rural municipalities, attended the 101st Annual Convention of SARM in Regina in March. This convention featured a number of highlights, including keynote speaker Rob Greenwood, addresses by Honourable Chuck Strahl, Minister of Agriculture & Agri-Food Canada and Minister responsible for the Canadian Wheat Board, Provincial Minister Harry Van Mulligen, Premier Lorne Calvert, and SaskParty Leader Brad Wall. Delegates also had the opportunity to attend convention workshops on The New Deal, Ogema Economic Development, Ethanol, and Municipal Planning. SARM also held their annual banquet and were treated to entertainment provided by Johnny Bagpipes.

The convention also featured annual events, such as the presentation of the Lieutenant Governor's Award for Outstanding Service to Rural Saskatchewan (2006 winner was William Welter, former Reeve of the RM of Viscount No. 341), and the "Bear-Pit" session with the provincial cabinet. Delegates also bid a fond farewell to outgoing President Neal Hardy, who had a long and distinguished career service not only in rural Saskatchewan, but in the entire province.

See page 55 for a complete report on the 2006 Annual Convention.

June Division Meetings

June 20, 21, 22, 27, 28, and 29, 2006

Held in each of SARM's six divisions, the June division meetings featured topics such as Clearing the Path, Primary Weight Expansion, the SARM-Loadtrak Vehicle Tracking System Program, an agriculture update, and a presentation on pandemic planning. This year the primary focus of each meeting differed from division to division. For example, there was a lot of discussion in Division 2 on biofuels development, while, in Division 5, the flooding was uppermost on people's minds. The meetings attendance was as follows: Division 1 – 100, Division 2 – 62, Division 3 – 67, Division 4 – 80, Division 5 – 71, and Division 6 – 77. The resolutions and minutes from these meetings were posted on the SARM website in the Member's Only section.

Midterm Convention

November 7 and 8, 2006

Over 872 people, representing 249 rural municipalities registered at the 2006 Midterm Convention, held on November 7 and 8, in Saskatoon. Delegates participated in a Canadian Wheat Board Panel Discussion and heard an address from Honourable Harry Van Mulligen, Minister of Government Relations. Following the panel discussion, a resolution was passed directing SARM to draw back from any further debate over the future of the

Canadian Wheat Board. Update presentations were given on the Clearing the Path Committee, SARM Programs, Livestock Disposal Sites, and Biofuels. Delegates were also treated to a presentation by Jon Shearer, entitled Sleepless in Saskatchewan. A new Director of Division 6, Darryl Senecal, was elected at the Division 6 Meeting.

See page 76 for a complete report on the 2006 Midterm Convention.

Municipal Leaders' Roles and Responsibilities

November 22 and 23, 2006

The annual MLDP Municipal Leaders' Roles and Responsibilities seminars (formally called the Newly Elected Officials Seminars) were held in Regina and Saskatoon. The seminars were well attended and the highlight, once again, was the mock council meeting of the RM of Crank Case. This year's council meeting incorporated the changes to *The Municipalities Act* into the skit.

Municipal Leadership Development Program

The Municipal Leadership Development Program (MLDP) once again was very successful, offering 26 sessions throughout the province. Since its inception in the fall of 2003, there have been over 1800 registrants, and at the end of 2006, 31 SUMA members and 71 SARM members had completed all five modules in the program. In 2006, the MLDP did a survey of its participants, yielding extremely positive results. Almost all respondents reported that they were satisfied with the program and would, if they already had not, complete all five modules.

Administered by SARM on behalf of the partner organizations, the MLDP will continue to run in 2007, and the committee is developing advanced modules to add to its current offerings. Information on the MLDP can be found at its brand new website at www.mldp.ca.

Communications

In 2006, SARM dedicated one staff member to communications with the goal of improving the quality of communications and continue high quality member relations. SARM employs a number of tools to keep our members informed.

E-mail and Fax

The SARM communications department offers its members and other parties the opportunity to e-mail information to all of our members. E-mail service is both efficient and cost-effective and allows us to get information to our members almost instantaneously.

Monthly Update

Each month, SARM distributes an update to all RM offices via e-mail or fax and requests it be distributed to council members.

The update contains timely information, relevant to both elected officials and administrators. It highlights recent SARM activities and other important information for RM offices. The update is also archived on the SARM website in the 'Member's Only' section.

Rural Councillor

SARM sends out the *Rural Councillor* to all reeves, councillors and RM offices six times per year. The magazine is also sent out to MLAs, government departments, as well as paid subscribers with a total of over 3,000 copies being mailed. The magazine provides an opportunity to give a more in-depth look at some of the issues the Association works on, and offers themed feature articles in each issue.

In 2006, the *Rural Councillor* profiled Nuclear Energy, Agriculture in Saskatchewan, Tourism, Economic Development in Rural Saskatchewan, Infrastructure, and Municipal Planning. The magazine underwent some changes, both in design and feel, and improvement to the timeliness of the content. In 2007, SARM will continue to focus on the magazine, which now has its own section on the SARM website located at <http://sarm.ca/publications/ruralcouncillor>.

Website

Much of 2006 was spent reworking, redesigning, and preparing the launch the brand new SARM website. The new site has

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expanded on the wealth of information available to our members, and many new, detailed sections were added, including insurance programs and legal services. The new site is very user-friendly and reduces download time for our members with dial-up service. In 2007, SARM will continue to improve the site, adding new content as it becomes available, and welcoming any feedback RMs have on the new site.

Events


A large portion of SARM communications is done at the events that the association holds annually. Between its Annual Convention, June District Meetings, Midterm Convention, as well as various seminars, SARM has the opportunity to meet members face-to-face and have real dialogue on issues and concerns and communicate timely information. SARM Board members and staff are also available to meet with councils upon request.

Media Relations

The creation of a communications department has also afforded SARM the opportunity to monitor media relations more thoroughly and get real information on the coverage they receive. In 2006, SARM was mentioned over 150 times in the province’s major newspapers, radio stations, and television broadcasts. Most of the coverage centered around education tax, SARM conventions, resolutions, agriculture, and Clearing the Path. SARM sent out 19 news releases in 2006.




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