

SUMMER VILLAGE OF SILVER SANDS



Winter Newsletter



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SUMMER VILLAGE SURVEYS

In an effort to keep the community engaged, the Summer Village periodically puts surveys on the website for resident input. Your feedback is important to us!

E-MAIL ADDRESSES

The Summer Village is in the process of collecting emails from all residents. If you would like to periodically receive notices and updates from the Summer Village, please provide us with your email address by calling the Summer Village Office or by emailing us the information.

MONTHLY TAX PAYMENT PLAN

The Tax Payment Plan begins in January. If you would like to join, please contact the Summer Village Office for details.

Mayor's Message

The ice on the lake firmed up really early this year. With little snow cover, the ice is close to 25 cm already. It is great to see the jack fish are back in fairly high numbers again but the perch numbers are limited.

Flowering rush, the invasive weed, has increased significantly over the past year. Alberta Environment and Alberta Agriculture planned to spray the weed this year, but due to letters of concern, the timeline to spray was missed. They hope to spray the invasive weed next year. When the weed was found at our boat launch this year it was removed by digging it out. We are trying to hold it at bay in the west end of the lake.

The watershed report was released this spring and can be found on the LILSA website (<https://www.isawaterquality.com/>). We will be setting a plan for our lakes next summer once the Sturgeon Watershed Alliance reports are completed this spring. Extensive studies are currently under way on riparian areas. Both quality and quantity of the water as well as fish numbers in the Sturgeon river watershed are being studied.

On behalf of Council, we thank our Administrative Team and Maintenance Team for their work in keeping our Summer Village in excellent condition. We wish our Summer Village residents a very Merry Christmas and a Happy New Year!

Bernie Poulin, Mayor



FIRE SERVICES/INSURANCE



Fire Insurance Coverage – Are you Protected?

Fires can happen! Unfortunately, our communities have faced or will face fire response in one form or another. Recent scenarios and incidents have renewed a broader discussion on fire protection strategies within our smaller communities. Encouraging property owners to carry appropriate insurance policies is a vital part of this discussion. All residents are reminded that the cost of fire suppression on your property is a cost payable by the property owner – not the municipality – and it is important for you to ensure that you have either adequate personal finances or a comprehensive insurance policy to cover these costs should the need arise.

You are encouraged to take the time to have this conversation with your insurance broker and make sure that the coverage you have on your property is realistic for the potential costs you may incur including property damage/replacement, structure fire suppression, grassland fire suppression and call-out services.

While the integration and operation of our enhanced fire protection service through Onoway Regional Fire Services (ORFS) has been a successful transition, payment for fire service costs has been a recent topic. The situation highlights differences between different cost recovery models in the emergency/fire response industry and the role private fire suppression insurance plays in keeping fire protection services sustainable in our community.

As part of the annual operating budget, the Summer Village collects a flat fee (approximately \$82.00/property in 2017); this fee is transferred to ORFS to pay the standby contract for our regional fire and emergency response services which includes manned halls in the Town of Onoway and the Village of Alberta Beach and related overhead costs. However, in the event of a fire, the suppression costs are an additional expense that is ultimately the responsibility of the property owner to pay – not the municipality. While some municipalities opt to subsidize their fire suppression costs through general revenues, the Summer Village – among many others – has opted for a less subsidized model that relies on property owners obtaining proper fire suppression insurance coverage on their property.

While every insurance firm is likely to be slightly different, it seems a typical policy contains \$10,000 in structure fire suppression coverage. As an administration provider to many local municipalities, our experience is that **structure fire suppression costs can amount to tens of thousands of dollars!** There is also an additional coverage option for grassland fire suppression that may be worth consideration as recent grassland fires have resulted in bills as high as \$11,000.

For discussion purposes, a poll of our office staff found that an additional \$10,000 in fire suppression coverage (for a total of \$20,000) on an average policy increased individual insurance costs by around \$65.00/year. It would appear that reliance on the private insurance market to cover fire suppression costs in our community clearly seems to be the affordable way to ensure you are covered. As a property owner in the Summer Village, we encourage you to review your fire suppression coverage with your insurance provider at your earliest convenience.

Also be advised that should the fire department be dispatched to your residence as a result of a home alarm, a false alarm or, for example, a passerby sees smoke and calls 9-1-1, you, as the property owner, will receive an invoice for these call outs.

If you have any questions on fire suppression procedures or cost recovery methods, please feel free to contact the administration office at your convenience to discuss further.