

# Representing the Interests of Business for the Growth and Prosperity of Our Members and Communities

## *President's Message*

For this month's Chamber newsletter, I would like to talk to you about shopping locally and community pride.

Why do people shop out of town? How can we stop people from going outside of Yorkton to spend their money? Well, I have heard every excuse known to mankind from "I saved money" to "I just don't like buying in Yorkton", oh, and the other big one, "More selection, I just can't find the right things or sizes in Yorkton". The sad or scary part is we are all guilty of this in some way or another. Being in the car business, it's easier to notice who has bought a car from outside of Yorkton. You know this gives you a feeling of anger and makes you think "Why would they buy that there and not in Yorkton?" So I ask you, why? You know it's not just about cars, it's about everything you purchase whether it's a computer, TV, couch and chair, food or whatever the case may be. May I be so bold as to suggest hotel rooms. Why go to Regina to get away from things? Why not rent a room at one of our fine hotels/motels? In return they may stop in and patronize your business.

So, who is responsible to help you shop local? We are all responsible to help promote Yorkton as the place to shop and spend your money. That is why the Chamber is going to start a Shop Local Program by creating our own "Yorkton" legal tender coins. These coins will only be accepted in Yorkton, not Regina or Saskatoon. It will also give you some community pride, as the coins will have on them a picture of the Hudson Bay store, presently Hurst's, the old City Hall which was right next to the new City Hall and, of course, the Balmoral Hotel. On the back of the coins will be the City's new logo and slogan. We will also use this coin to help celebrate Saskatchewan's Centennial Year. This coin will also help you to promote your business as a place that will sell a commemorative set.

Another great community pride builder will happen this November 27, The Santa Claus Parade, but only if we support it. I'm not talking about donating money or putting a float in the parade, which is great, but, about getting your business more involved by doing a Midnight Madness, or Santa Claus Parade Specials. Speaking of getting involved, I have spent a lot of time thinking about this ever since Mr. Farrell asked me "Why does the fair end at the gate?" "Why is our whole city not buzzing with the fair?" I do not have the answer to this. My father and I got talking about this and I asked, "What ever happened to the garage staff dressing up for the Harvest Showdown?" In the past the whole city dressed up in western apparel! All he could say was that, he was not sure what happened. Why does our town not buzz when these events are on? They bring thousands of people to our community. We, as business owners, need to take these great events that happen in our city and make the best of them.

**Todd Haas**  
**President**  
**Yorkton Chamber of Commerce**



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## UPCOMING CHAMBER EVENTS

• **ABEX Awards Reception** •

October 23, 2004

Call 783-4368 for more information

• **Small Business Week** •

October 17-23, 2004

More information to come

• **Business After Hours** •

Small Business Trade Show

October 20, 2004

Holiday Inn 7 - 9 p.m.

Book your table now! 783-4368

• **Premier's Business Dinner** •

October 27, 2004

St. Gerard's Parish Complex

Book your table now!

• **Yorkton's 7th Annual** •

Santa Claus Parade

Saturday, November 27, 2004

See our website at

[www.chamber.yorkton.sk.ca](http://www.chamber.yorkton.sk.ca)

For more info and a float  
registration form.

## Congratulations To Our Members

• *Congratulations to* •

**MORRIS INDUSTRIES INC.** who are among the three finalists for this year's STEP Exporter of the Year Award.

• *Congratulations to* •

**GROWER DIRECT** on the huge success of Friendship Day. Grower Direct and volunteers raised over \$2000 by selling roses August 26. Proceeds went to Parkland Victim Services.

• *Congratulations to* •

**YORKTON CO-OP** who have been listed among the top-100 Saskatchewan-based businesses by SaskBusiness magazine.

• *Congratulations to* •

**YORKTON NEWS REVIEW** who won Best Editorial Page and placed second in Best Front Page and Best All Round Paper at the recent Saskatchewan Weekly Newspaper Association awards night.



For more information on the  
**Chamber's Group Insurance Plan,**  
contact *Jenice Arnelien* at

Barry Zapshalla's office, 51 Smith Street East, Yorkton,  
**786-6262.**



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## "Your Member First Referral" MEMBERS REFERRED IN SEPTEMBER - 2004

- Yorkton Exhibition Assoc. • Parkland Agriplex •
- Yorkton Geothermal Ltd. • Cornerstone Credit Union •
- Parkland Regional College • Fraser Estate Wines •  
• Patrick Place • Aspen Bluffs Villa Ltd. •
- Yorkton Arts Council • One Stop Salvage • LNX Hosting •
- GX Radio/94.1 The Fox • Bentley Retirement Community •  
• Artfx • Blackstone Studio • Irons Edge •  
• On Trac Consulting • Paw Prints Pet Styling •
- Pulse Apparel • Uncommon Sense Web Solutions •
- Becquet Custom Programming • Venus Introductions •
- Yorkton Tourism • Parkland Greenhouse • Prairies North •  
• Yorkton Acupuncture and Wholistic Health Center •  
• Yorkton Jewelry Repair • Neill's Jewellery •
- Park's Jewellery • SherRing Gold • SecurTek •  
• SSS Security Systems Inc. •
- Saddles & Steel Music Productions •
- Freedom Sound Recording Inc. •

## Welcome New Members!!

### Partylite

Contact: Jennifer Masko  
Candle and Accessories



### LNX Hosting

Contact: Chad Haas  
Web Hosting/Data Backup



### Pulse Apparel

Contact: Darryl Spelay or Mark Smith  
Clothing and Skate Shop



### The Bay

Contact: Kim Ciampanelli  
Department Store



## UPCOMING SEMINARS

### Business Women's Networking

7:30 a.m. October 12, 2004—Yorkton  
Linden Square Edward Jones, 385 Broadway  
St. E., Unit 8—786-2111

New topic discussed each month.

October Topic: Family Property Division  
Speaker: Cindy Nijssen

### Fundamentals of Personnel Law for Managers and Supervisors

October 12, 2004—Regina  
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### The Regina Conference for Women

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The Yorkton Chamber of Commerce Would Like To Thank These Businesses  
For Their New Or Continued Membership.  
For a complete list go to [www.chamber.yorkton.sk.ca](http://www.chamber.yorkton.sk.ca)

## Here We Go Again!

### Determining the Value

For most of us determining the value of a property is relatively easy: call up a real estate appraiser and budda boom budda bing there's the value of the property that we can buy or sell the property for. This isn't the case when dealing with property assessment valuation where property assessors need to follow formulas, rules, and regulations to arrive at what is coined "fair value".

At the risk of inflicting a mind altering brain freeze let's take a short journey into what it takes to arrive at fair value. According to the City of Regina's website: fair value is found by separately determining the fair value of your land and adding to the fair value of any buildings/structures located on that land.

**Land Values** - Assessors calculate the fair value of your land to reflect the June 30, 1998 median selling price for land in your valuation neighbourhood, using the procedures established in the Saskatchewan Assessment Manual.

**Building Values** - Assessors calculate the fair value of your property's building(s) by determining it's 1998 replacement cost new less depreciation (RCNLD), based on the rates and values contained in the Saskatchewan Assessment Manual. Depreciation is the loss in value due to normal wear and tear, decay and structural defects caused over time.

Confusing? Well, yes it is but it really shouldn't be. In the future our objective is to get to an assessment system that is easily understood by everyone.

Okay, let's move onto how property taxes are arrived at:

### \* All Properties Are Not Taxed Equally! \*

Once the fair value of the property is determined, the provincial government begins the process of determining who pays what by using 'provincial percentages' to shift the taxes. Here are the percentages as determined by the province for the years 2001 to 2004:

#### Property Classes and Provincial Percentages for 2001 to 2004:

Commercial and Industrial	100%
Elevators	75%
Railway and Pipeline	75%
Residential	70%
Multi-unit Residential	70%
Seasonal Residential	70%
Agricultural	55%
Non Arable (range) Land	50%



As you can see, commercial properties are assessed at 100% of value as opposed to residential at 70% of value. So what does that mean? Well, when looking at two properties one commercial and one residential both valued at \$100,000, the commercial property will be taxed based on 100% of the fair value (\$100,000) and the residential property will be taxed based on 70% of the fair value (\$70,000). So the provincial government has made the first determination regarding who will pay what.

Let's move to the municipality. The municipality determines who will pay what through the use of mill rate factors, but before we get there we need to explain the mill rate. A simple explanation of the mill rate is the number used when multiplying the value of all the properties based on the provincial percentages to generate the taxes needed by the taxing authorities, the City of Regina, the School Boards, the Library Board and in some locations the Business Improvement District. Once the mill rate has been established City Council uses what is called a mill rate factor to determine what residential property owners pay and what non-residential property owners pay. So, using the previous \$100,000 example the calculation goes like this:

Fair Value x Provincial Percentage x Mill Rate x Mill Rate Factor / 1000 = Property Tax  
 Commercial \$100,000 x 100% x 40.3204 x 1.19768 / 1000 = \$4,829.09  
 Residential \$100,000 x 70% x 40.3204 x .8789 / 1000 = \$2,480.63

Thank you to the Regina Chamber of Commerce for the information supplied above.

Yorkton's Calculations (Supplied by the City of Yorkton)  
 Commercial \$100,000 x 100% x 47.95 / 1000 = \$4,795.00  
 Residential \$100,000 x 70% x 37.4 / 1000 = \$2,618.00

> Note: Mill Rate Factored In

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