

# GREAT SLAVE GAZETTE

*Proudly serving the community of Great Slave*



MLA GREAT SLAVE  
**KATRINA NOKLEBY**  
SPRING 2020



*My mother and I, Heather Nokleby*

What a whirlwind the last seven months have been! After being chosen as the MLA to represent our beautiful district, I was elected to the Executive Council in November, taking on the portfolios of ITI and Infrastructure as well as responsibility for WSCC. I was beyond thrilled to be a member of the only gender balanced legislature in Canada and to be part of cabinet comprised of 71% women, unheard of in Canadian history.

During the campaign in late September I learned that my Mom, Heather, had been diagnosed with pancreatic cancer.

I was very lucky that I was able to take time over the next several months to visit with her in British Columbia before she passed on Feb 2<sup>nd</sup>. I want to express my appreciation to all of you for your kind words and understanding as I deal with this very difficult situation. My Mom was an amazing woman who lifted people up. She was my rock and my biggest champion. An avid reader and lifelong learner, she taught grades 1 and 2 for over 30 years, inspiring countless young minds along the way. She was a single parent who instilled in me the drive to work hard and give back to my community. She taught me to be kind and compassionate, and to live my life with good intent, and for that I will always be grateful. I miss her every day.

In March, the novel coronavirus struck and our new government soon found itself faced with a pandemic and a territory to protect. Everyone has been hard at work from home, myself included, attending meetings over the phone and online, to ensure the needs of Northerners continue to be met. The situation has evolved so quickly, I know it has been a challenge for many residents to keep up. In this newsletter you will find several articles and programs highlighted that provide relief for territory residents. If you have any questions, or need help, please don't hesitate to reach out to me or my Constituency Assistant, Colleen O'Connor.

During this difficult time, many are having to make sacrifices, missing out on milestone events in their lives, and that includes our students. I would like to take a moment to personally congratulate our graduating class of 2020. I know this has to be a disappointing time and not what you envisioned your senior year to be. Please know that I am thinking of you and that I wish you all the success as you embark on this new chapter of your lives.

Do you have a special occasion coming up that you would like recognized? Get in touch with us and let us know. We would love to hear about birthdays, graduations, anniversaries, births, or any event you feel should be recognized.

Katrina Nokleby

## COVID-19 DAILY BRIEF

### COVID-19 INFORMATION

The novel coronavirus struck on December 31, 2019 and has changed the world as we know it. We've had to isolate, quarantine and change the way we do business and live. The Government has worked hard to create programs that will meet the needs of Canadians during this time. The best way to stay up to date on the information is to look frequently at the web resources, as the programs change rapidly to meet the individual needs of Canadians and Northerners.



### PROTECT NWT

Protect NWT has been created to help Northerners with questions about COVID-19 and they have launched a new number 811 which is a pandemic support line where you can discuss any questions, plans or requirements. Email support is available at [protectnwt@gov.nt.ca](mailto:protectnwt@gov.nt.ca)

### THE CERB BENEFIT (CANADIAN EMERGENCY RESPONSE BENEFIT)

CERB is a program for Canadians who have had a sudden loss of employment to access funding.

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

# COVID-19 SUPPORT

## SUPPORT FUNDING FOR CANADIANS AND BUSINESSES

### TRANSITIONAL RENTAL SUPPLEMENT PROGRAM (TRSP)

For those of you requiring rental assistance, the Transitional Rental Supplement Program had been updated to assist those requiring support due to COVID-19. In response to residents losing income or their jobs related to the COVID-19 virus, the NWT HC has instituted actions to streamline processes for TRSP to make it more responsive and easier to access. TRSP provides rental support to residents experiencing unaffordable shelter costs. If residents have low-to-modest income and their shelter costs are unaffordable, they may be eligible for assistance under the program.

Notable enhancements to the program include:

- 5-month duration to August 31, 2020
- No requirement to take an NWT HC financial counselling course
- No requirement to be arrears-free

- Previous participants are eligible
- Minimum \$100 – maximum \$500/month
- Simplified application – available on NWT HC website
- Phone inquiries to 1-844-698 4463 (1-844-NWT-HOME)
- Email NWT HC\_TRSP@GOV.NT.CA

### CANADIAN EMERGENCY WAGE SUBSIDY (CEWS)

The CEWS program covers 75% or up to \$874 per worker per week for a maximum of 22 weeks and is backdated to March 15. Applications opened on April 27. Canada Revenue Agency will administer this program on behalf of the Federal Government. The CEWS webpage includes a calculator that helps employers to determine their subsidy amount. 90% of applications will be processed by May 5 and quickly followed by direct deposits and mail outs. Business should update their CRA profiles today.

<https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy.html>

### CANOR

CanNor is offering help to Northern business. The Northern Business Relief Fund (NBRF) is a grant that prioritizes businesses with fewer than 20 employees. The grant is retroactive to April 1 and available for 4 months.

<https://www.cannor.gc.ca/eng/1587153226618/1587153246025>

### GOVERNMENT OF THE NORTHWEST TERRITORIES

For the latest updates from the Government of the Northwest Territories, please visit:

<https://www.gov.nt.ca>

### GOVERNMENT OF CANADA

For the latest updates from the Government of Canada, please visit:

<https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>

Funding has been released or recognized for individuals, businesses, and students. While we are waiting to return to a new normal, the best thing that we can do is to follow the advice and instructions of our Chief Public Health Officer Dr Kami Kandola.

<https://www.gov.nt.ca/en/covid-19-coronavirus-disease>

## PAGE PROGRAM

The Page Program is a great way for youth to become engaged in politics at a young age.

*We couldn't function without them!*



Gianne Mercado, myself and Willem Jacobs.



If you recognize yourself in this picture leave a comment on Instagram or email [katrina\\_nokleby@ntassembly.ca](mailto:katrina_nokleby@ntassembly.ca) for some free swag!

# MANAGING YOUR MONEY DURING A GLOBAL PANDEMIC

A Q&A WITH SHANNON LEE SIMMONS,  
CERTIFIED FINANCIAL PLANNER AND FOUNDER OF THE  
NEW SCHOOL OF FINANCE

## What kinds of emotions are you seeing among your clients right now?

There's a range of emotions. I think the underlying one is nervousness or fear because people don't know how long it's going to go on for. I think the uncertainty of the timeline is what is really freaking people out. "Okay, my investments are going down, but is it going down for a few months or for a couple years?" or "Okay, so I've just been laid off from my job. Am I laid off for a few months or for a year?" There's a can-do attitude for short-term pain, but the longer-term implications, we still don't know what that looks like and that's scary.

## What are actionable things we can do to manage our money during a crisis like COVID-19?

I think that keeping the income tap turned on is the most important thing. It's the best asset that we all have; it's future cash flow. So, if you're still able to keep your job and your wage, that's amazing. Take advantage of that, cut back expenses where you can, and start saving up emergency savings if you're able to do that.

If you are in a position where your income has been disrupted, figure out whether or not you qualify for any of the new government programs that just came out. Unemployment assistance programs can help some people so there's money coming in the door if you qualify.

In addition, you want to be looking at your expenses. Can you take advantage of any mortgage loans or deferrals? Are there other ways you can reduce your spending? There are a lot of breaks different companies are giving, so really take advantage

of those programs so you can crack the nut every single month. You want to break even so you avoid going into debt as much as possible.

## What are you advising clients about investments?

The strategy here is to not panic and sell everything. If you have a shortfall, and think this will go on for three or four months, then just take what you need. You might be crystalizing a loss, but it could keep you out of debt and you're still more in control. There's no crystal ball. We don't know when the markets will go up or down in those three or four months, so all you can do is make the best decision with the information you've got today.

## CAN YOU OFFER SOME SPECIFIC ADVICE TO:

### ....new grads or those just starting their first job?

If you're young, this might be very scary because you're entering into adulthood. A lot of your options and doors seem closed right now, but you're young and you have a long working career ahead. I think you can take solace in the fact that this might be a rocky start, but your time horizon is very long and lots of things are going to change. Hopefully, this is a temporary measure and it's short.

Similarly to what I said before, try to keep an income of any sort, take advantage of any government programs, and make sure you file your taxes. I think that's a big one for young people, especially if you have tuition credits left over. Not only could you qualify for some of these government boosts that are coming in but you may get a tax refund from your tuition credit and that's going to line your pockets as well. Stay positive. A rocky start doesn't necessarily mean that's going to set

the stage for your entire working career.

### ....the unemployed?

Check out if you qualify for any of the government programs. Income is the most important thing. If you're unemployed now because you've just been laid off, but you qualify for government assistance, that can help to take the sting off.

### ...someone in their 20s?

Pivot your spending, try to save up an emergency account, and make that a priority. Maybe right now we put [paying] a government student loan on hold because the government just said you don't have to pay interest on government student loans, so any money that you do have coming in, try to bank a little bit of an emergency account.

### ...someone in their 30s?

You might be mid-earnings on your career trajectory. If you lose your job it can feel really disruptive and scary for your income trajectory or your business if you're self-employed. Maybe you have a mortgage. Maybe you have kids [or] car payments. So an income loss is intense.

See if you qualify for some of the new [government] programs so that you can make ends meet. And really pull in the spending.

### ...those with a lot of debt?

For a lot of people, it's not possible NOT to go into debt, but you want to make sure you're doing that smartly. If you have a line of credit and it has a low interest rate, you can do it. I call it a "controlled debt burn." Have a plan. Let's say you're short \$500 a month to eat, keep a roof over your head, and basically function with whatever money is coming in. Then you want to only be borrowing \$500 a month from a line of credit. You don't want to be doing it willy-nilly because it's going to be really easy to spiral out of control, and when all of this sorts out, you're going to be left with a lot of debt to pay back.



# MANAGING YOUR MONEY

## Continued

Try to avoid credit card debt at all times because, again, interest rates are really high and it's going to be a bigger hole to dig out of.

### What do retirees need to consider during these uncertain times?

Take a really measured approach if you need money. Don't panic and sell everything so that when the market goes up again you are still investing and fully participating in that. Try to keep yourself out of debt.

If you haven't already, every year move whatever amount of money you intend to withdraw to pay for your life into a cash-like product so if the markets take a nosedive, whatever you're going to withdraw in the next year is protected and safe.

Try to get your expenses down as low as possible so you don't have to take as much from your retirement portfolio if you can help it. Talk to your financial advisor, and maybe it's time to revisit your asset mix if this doesn't match your risk tolerance anymore. Also, do more cash-flow planning for future years.

### What financial advice can you offer to parents?

I'm noticing a boom in Amazon purchases because people at home are trying to entertain their kids. They're trying not to go to the store. Online shopping is frictionless,

which means you don't have to stop and hand cash or a credit card over, so it's really easy for bills to add up quickly. If your income gets disrupted and you have a big bill that you've amassed, that can be a bit daunting. One of my tips is to take your credit card information out of the cache on your Amazon page so every time you buy something, you have to actually input the card information by hand. It's a sober second thought, a moment's pause. Twenty-four hours later, if you still think that's an important purchase, go ahead. No shame.

### Should parents keep investing in education funds?

If your income is the same as it was before, and you don't have any foreseeable dip in income that would really rock you financially, or you've got an emergency account and you're in pretty good shape, business as usual. Keep saving. Because if you're putting money into your investment account at these very low prices, in the long run, that actually might pay off because you're buying low, and the whole point is to "buy low, sell high", right?

If you're a person whose income has been disrupted and you're going into debt, no. Stop it. We have bigger fish to fry at that point. We need to make sure we don't go into credit card debt or too much line of credit debt. I have a saying, "Don't set yourself financially on fire to keep your kids warm." Let's just breathe through that.

### Since daycares are currently closed, should people still be saving for childcare fees or should they invest that money elsewhere?

Daycares being closed will help bring the cost of living down every month for many because daycare [can be] really expensive. Take advantage of that break in spending to try to bank as much as possible or break even to avoid going into

debt. I think saving it for a rainy day is what you want to be doing in the short run, and once we know how this is all going to work out, you can choose whether or not it goes to offset next year's [childcare fees], pay off debt, put money into an education savings plan. But, in the short run, just hoard it. If you don't have a bill and now there's a bit of a surplus in your account every month, save it or pay off debt.

### With all the conflicting information out there regarding recent market volatility, who should we listen to and trust?

It's easy to get freaked out [when] everyone has an opinion. Choose one resource that you trust, hopefully it's a trusted financial planner who is accredited and knows the situation. Trust their advice, because that's what's customized for you. Block everything else out because it's noise. Have faith that stock markets have rebounded from The Depression, the 2008/2009 crisis, SARS, and H1N1.

### Anything else that might calm anxiety around our finances at this time?

It's a scary time, so I think the best thing to do is remember that the short and long game are two different beasts. What's happening in the next three to six months does not necessarily mean that the long game is completely different. It's like if you're going on a road trip and you have a flat tire. It's a really scary moment, but it doesn't mean you're not going to get to the destination.

Shannon Lee Simmons is an award-winning Certified Financial Planner, speaker, Chartered Investment Manager, author, and founder of the New School of Finance. Her two books, *Worry-Free Money* and *Living Debt-Free* are best sellers. She is a personal finance writer for the *Globe and Mail*, CBC Radio's *Metro Morning* money columnist, and financial expert on *The Marilyn Denis Show*.



# TIPS FOR HELPING YOUR CHILD THROUGH COVID-19

Children do not have the ability to communicate worries or concerns through words. They just don't have the vocabulary. Teens have the vocabulary; however, they may lack the maturity and life experience to properly identify the feelings that they are having. Both children and teens are impacted by the influences that surround them.

For a parent or guardian, a traumatic event is frightening. It can be even more frightening and unsettling for children. Like the adults around them, they too experienced the same event. The children in your life have also been exposed to the same photographs, stories in print media and television images.

Children are like sponges, taking in the world. They are very aware when the adults around them are having a strong emotional reaction. They need to have their feelings validated. It is important to remember that a child not talking about an event does not mean that the event is forgotten or has no importance. Children and teens are more likely to express their reactions through their actions rather than words. Be attentive and take special care through this time of chaos and instability.

The children in your life need your reassurance that they are safe with you. It is important to let them know that it is healthy to express emotions and to let them out. During this time, children will likely be highly sensitive and attentive to the adult responses surrounding them.

The children in your care will need reassurance that their safety and security will be taken care of by the adults in their lives. They will need encouragement to express their concerns. An extra hug talk time or five more minutes before bedtime

are some examples of what you can do to encourage and reassure them. Let them tell you what they need by paying attention to what they are doing or asking for.

## Potential reactions that you might see in your child:

- Irritability, agitation, confusion
- Quietness, less communicative
- Withdrawn, denial, sadness
- Feelings of helplessness or anger
- Sleep disturbance, nightmares
- More prone to accidents/clumsiness
- Increased anxiety, intense fear
- Verbal outbursts
- Changes in appetite
- Poor concentration
- Distress due to work or travel related
- parental absence
- Return/increase of bed-wetting or other
- regressive behavior
- Testing house rules-dress, curfew, chores

The reactions are usually temporary and will often subside in three to six weeks. In the meantime, these reactions can be uncomfortable, impacting concentration, productivity and even disrupting sleep patterns.

## What you can do:

- Don't leave your child alone in a new place
- Stay together to show you won't go away
- Talk to your child about the disaster
- Hold and hug
- Encourage your child to talk
- Listen
- Say it is OK to be afraid
- Let them know that you were afraid too
- Tell your child about your plans each day
- Reassure them that they're in a safe place
- Be attentive to media coverage adding to you and your child's anxiety/stress level
- If it can be done safely, let your child help clean up
- Put order in your day as best you can
- Explain, and listen frequently

Bedtime may be difficult. Your child may be afraid of the dark, not want to sleep away from you and/or may have nightmares or begin to wet the bed again.

## What you can do at bedtime:

- Explain why it gets dark
- Talk about dreams



**1-800-661-0844**

**NWT HELP LINE 24/7**

The NWT Help Line offers support to residents of the Northwest Territories, 24 hours a day, 7 days a week. It is 100% free and confidential, and offers the option for follow-up calls with a trained responder.

Trained responders can help you with many issues, including:

- Stress management
- Suicidal thoughts
- Abuse
- Addictions recovery
- Depression and anxiety
- Grief and loss

Government of Northwest Territories

For more information, visit our NWT Help Line [page](#) and share it with your friends.

If you would like this information in another official language, contact us at 1-855-846-9601. Si vous voulez ces renseignements dans une autre langue officielle, communiquez avec nous au 1-855-846-9601.

**Remember help is available if you need it!**

## TIPS FOR HELPING YOUR CHILD THROUGH COVID-19 *Continue*

- Praise the child for good things
- Don't yell
- Leave the light on and the door ajar
- Agree on a time for your child to go to bed
- Read to your child
- Tell a story about something good that happened that day
- It is important to help your child externalize the feelings. Keeping reactions inside will only serve to have them go into hiding and come back when least expected. Also speak with other parents, caregivers, your child's teacher or school principal to discuss other ideas and suggestions, support and resources
- Take care of yourself
- Be aware of your own stress reactions in order to take care of yourself. Your emotional health is an essential element to providing appropriate support to your children

### Some final tips for you:

- If you wake up in the middle of the night have a drink of water, read a little if you can't get back to sleep and remember to take some deep breaths
- If you have a flashback, take some deep breaths, breathing in through your nose and out through your mouth to the count of ten and take notice of your current environment
- Get rest, keep a normal schedule and eat properly
- Try to exercise where possible, drink lots of water and avoid alcohol
- Connect with and get support from the people and resources that make a difference in your life



**Whenever you need to talk, we're open.**

Text 686868  
KidsHelpPhone.ca  
Call 1-800-668-6868

Kids Help Phone



# YELLOWKNIFE EMERGENCY NUMBERS

|  |                       |
|--|-----------------------|
| EMERGENCY  | <b>911</b>            |
| STANTON HOSPITAL                                     | <b>920-4111</b>       |
| POISON CONTROL                                       | <b>1-800-332-1414</b> |
| NWT SPILL LINE                                       | <b>920-8130</b>       |
| SAFE RIDE  | <b>445-7202</b>       |
| SOBERING CENTRE                                      | <b>873-3272</b>       |
| GNWT HELPLINE  | <b>1-800-661-0844</b> |
| SALVATION ARMY                                       | <b>920-4673</b>       |
| CENTRE FOR<br>NORTHERN FAMILIES<br>EMERGENCY SHELTER | <b>873-3272</b>       |
| HOPE'S HAVEN<br>EMERGENCY<br>SHELTER FOR YOUTH       | <b>766-4673</b>       |
| YWCA FAMILY<br>VIOLENCE SHELTER                      | <b>920-2777</b>       |
| ENR FIRE HOTLINE                                     | <b>1-877-NWT-FIRE</b> |
| WILDLIFE EMERGENCY                                   | <b>873-7181</b>       |
| <b>VETERINARY CLINICS</b>                            |                       |
| GREAT SLAVE ANIMAL<br>HOSPITAL                       | <b>873-2579</b>       |
| YELLOWKNIFE<br>VETERINARY CLINIC                     | <b>920-7387</b>       |

Government of  
Northwest Territories



## Healthy Respiratory Practices

Stop the spread of infections that  
make you and others sick!

**6**

things you can do to protect yourself and those around you.

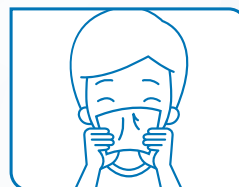


### Stay home if you are sick

If you must go out wear a mask  
especially if you are in a waiting room  
or in large crowds.

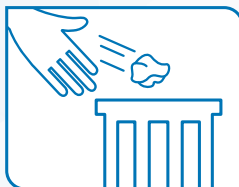


### If you are sick, avoid close contact with others



### Turn & Cover

Turn and cover your nose and mouth  
for every cough or sneeze with a  
disposable tissue. If not available,  
cough or sneeze into your elbow.



### Throw used tissues in the garbage

If no garbage, use small plastic bag  
to put used tissues until you can put  
them in a garbage.



### Wash your hands

Wash your hands after coughing,  
sneezing or blowing your nose. Use  
alcohol based sanitizer if no soap  
immediately available.



### Clean/Disinfect

In your home, clean/disinfect any  
surfaces or objects you or others  
might have touched while sick.



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## CONSTITUENCY MEETING



May 12<sup>th</sup> CKLB radio!

Call in with your questions:

**1-855-966-2552**

or email ahead of time at:

**katrina\_nokleby@gov.nt.ca**



ntassembly.ca



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