

Municipality of Jasper
Committee of the Whole Meeting Agenda
October 8, 2019 | 9:30 am
Quorum Room, Jasper Library & Cultural Centre

1. Call to Order (Deputy Mayor Damota to chair meeting)

2. Additions to Agenda

3. Approval of Agenda

3.1 October 8, 2019 Committee of the Whole Agenda attachment

4. Approval of Minutes

4.1 August 27, 2019 Committee of the Whole Minutes attachment

5. Presentations

6. Business Arising from Minutes

7. Brief Updates

7.1 Bylaw Enforcement Services Staff Designation attachment

7.2 Council Boards and Committees attachment

8. Correspondence for information, consideration or action

8.2 Enhancement of Municipal Enforcement Services – Sgt. Rick Bidaisee attachment

8.1 Communities in Bloom Results 2019 attachment

9. Other new business

10. Council representation on various boards, upcoming meetings

11. Upcoming Events

Oct. 8: Intergovernmental meeting, Rotary Room, 1:30 pm

Oct. 16: NETMA, Jasper Brewing Company, 5-7 pm

Oct. 22: Jasper Park Chamber of Commerce General Meeting, Wicked Cup, 8:00am

Oct. 22: Organizational meeting, Quorum Room, following COTW meeting

Nov. 7: JPCC's Business and Ambassador Awards Gala, Sawridge Inn, 6:00pm

Nov. 26 and 27: Budget presentations, Quorum Room, 6 pm

12. In Camera

12.1 Legal Matter – FOIP, s. 27

12.2 Municipal Service Review – FOIP s. 24

12.3 Performance Evaluation – FOIP s. 17

13. Adjournment

Please note: All regular and committee meetings of Council are audio-recorded.

Municipality of Jasper
Committee of the Whole Meeting Minutes
Tuesday, August 27, 2019 | 9:30 am
Quorum Room, Jasper Library & Cultural Centre

Present	Mayor Richard Ireland, Deputy Mayor Bert Journault, Councillors Helen Kelleher-Empey, Paul Butler, Jenna McGrath and Rico Damota
Absent	Councillor Scott Wilson
Also Present	Mark Fercho, Chief Administrative Officer Christine Nadon, Legislative Services Manager Kayla Byrne, Legislative Services Coordinator John Greathead, Director of Operations Neil Jones, Licensing and Enforcement Manager Ross Derksen, Operations Service Manager Greg Van Tighem, Director of Protective Services Natasha Malenchak, Director of Finance and Administration Fuchsia Dragon, Fitzhugh Bob Netherton, Resident
Call to Order	Deputy Mayor Journault called the meeting to order at 9:30 am.
Additions to the Agenda	Council agreed to add the following items to today's agenda: - 5.2 Tree Removal in Cabin Creek - 9.1 Sleepy Hollow Road
Approval of Agenda	MOTION by Councillor Kelleher-Empey to approve the agenda for August 27, 2019 as amended. CARRIED
Approval of Minutes	MOTION by Councillor McGrath to approve the minutes of the August 13, 2019 meeting as presented. CARRIED
Plastic Recycling in Jasper	<p>Mr. Derksen presented information on two potential options for recycling Jasper's plastics. The first option is to send plastics to the landfill. The second, more costly, option is to send plastics to a company in southern Alberta for processing. Once processed the plastics can be turned into numerous items like benches, picnic tables, planters and parking curbs.</p> <p>It was noted Mr. Derksen started exploring other recycling options due to the uncertainty of what happens to plastics after being sold to the international market. Mr. Derksen answered questions from councillors. Councillors indicated they were in favour of the second option and noted this process adheres to Council's strategic priorities.</p>
Tree Removal in Cabin Creek	Mr. Netherton expressed concerns that Parks Canada might remove trees near his property due to recent bear activity in the area. Mr. Derksen confirmed he has spoken with Parks Canada regarding this matter, but a formal request to remove the trees has not yet been received. Councillors requested this item be discussed at the next Intergovernmental meeting with Parks Canada.

2019 Debenture Bylaw and Application Process	<p>Mrs. Malenchak shared additional background information regarding the borrowing bylaws for the Recreation Complex Renovation and for the Waste Water Treatment Plant capital requirements, which included various interest rate calculations and proposed updated wording for the bylaws.</p> <p>Councillors discussed the merits of shorter and longer borrowing term lengths. The term of the loans will come back for further debate and discussion.</p>
Recess	Deputy Mayor Journault called a recess from 10:53 am to 11:00 am.
Traffic Safety Bylaw #216	Councillors discussed the appropriateness of various speed limits throughout town. Administration suggested this item could be addressed broadly through a strategic plan or Council could complete a more thorough street by street analysis to help with their decision.
Bylaw Enforcement Services Staff Designation	Councillors discussed the merits of having staff trained as Community Peace Officers Level 1 versus Municipal Compliance Officers to comply with changes mandated by the Alberta Solicitor General. Mr. Jones noted the uncertainty around which direction the Municipality of Jasper will take on this matter is challenging for budget development and staff retention. Mr. Jones also noted nearby communities (Banff, Canmore and Hinton) have staff trained as CPO Level 1s. Councillors requested more information on this item, including ticket statistics. This item will return for further discussion at a future meeting.
Councillor Damota	Councillor Damota left the meeting at 12:29 pm.
Other new businesses	Councillor Butler indicated he would like to have a conversation regarding pedestrian traffic around the new Hostelling International (HI) property on Sleepy Hollow Road. Mr. Fercho noted the Municipality and HI are discussing trail network options.
Upcoming Events	Council received a list of upcoming events.
In Camera	<p>MOTION by Councillor Kelleher-Empy that Council move in camera at 12:35 pm to discuss agenda item 12.1 Legal Matter – FOIP, S. 27.</p> <p style="text-align: right;">CARRIED</p>
Councillor Damota	Councillor Damota returned to the meeting at 12:45 pm.
Revert to Open Meeting	<p>MOTION by Councillor Butler that Council revert to open meeting at 1:10 pm.</p> <p style="text-align: right;">CARRIED</p>
Adjournment	<p>MOTION by Mayor Ireland that, there being no further business, the meeting of August 27, 2019 be adjourned at 1:10 pm.</p> <p style="text-align: right;">CARRIED</p>



REQUEST FOR DECISION

Subject: Bylaw Enforcement Services Staff Designation

Prepared by: Neil Jones, Licensing and Enforcement Manager

Reviewed by: Mark Fercho, Chief Administrative Officer; Greg Van Tighem, Director Protective Services

Date – Discussion: August 27 and October 8, 2019

Date – Notice: September 17, 2019

Date – Decision: To be determined

Recommendation:

- That Council direct Administration to proceed with training, certifying and equipping Bylaw Enforcement Services staff to become Community Peace Officers Level 1, and to maintain current service levels by restricting the officers' enforcement ability to Community Peace Officer Level 2 type activities by policy.

Options:

- Direct Administration to review bylaws and job descriptions to change the Bylaw Enforcement Services staff designation to Municipal Compliance Officer.

Requested Information:

Legal Liability

Council's Question: Are there legal implications in not supplying the training and PPE to the officers?

RMA Insurance Risk Advisor stated that the Municipality of Jasper risks being found liable in an injury/wrongful death claim of an employee, if it was found that the MOJ did not supply the required training & equipment to do the job safely.

Mixed Officer Levels – 1 CPO and 2 MCO

Council's Question: Would it be feasible to employ one CPO level 1 and staff the rest with MCO's?

Table below provides the Pro's and Con's of using this Staff Matrix:

Pro	Cons
Lower Wage Bill	No CPO availability on CPO Holidays/Days Off
	MCO would still require Safety Training (approximate cost - \$2000 + 15 days Travel & Subsistence): <ul style="list-style-type: none"> • Control Tactics & Self Defence • Strategic De-escalation (Verbal Judo) • Legal Studies
	MCO Would still require PPE: <ul style="list-style-type: none"> • Body Armour • Baton • Dog Spray
	MCO Yearly Re-certification in the use of PPE and Control Tactics (as apposed to 3 years re-cert for CPO) would increase Department budget

Budget predicted implications

Council's Question: What is the bottom-line budget figure for each option?

Expenditure	Revenue	MCO	CPO level 1	Notes
	Other	-128,392	-128,392	e.g. Business Licences, Sidewalk Seating Permits (Based on 2020 budget figures)
	Fines	-53,000	-68,000	MCO fine revenue based on the prediction of 22% reduction in revenue through loss of provincial tickets
Other		73,543	73,543	e.g. Insurance, Vehicle Maintenance (Based on 2020 budget figures)
Wages/benefits		266,095	311,181	Based on 2020 Budget : CPO increase based on 2 * CPO level 1's at \$5,000 per annum increase per officer + 23% benefits = \$12,300 increase. MCO based on 2 * MCO reduction of 13,327 per annum per officer + 23% benefits=\$32,785 reduction.
Net Surplus/-Deficit		-158,246	-188,332	CPO Level 2 Budget 2020 Net Surplus/-Deficit: -176,032

Bylaw Enforcement Services (BES) – Service Provision

Council’s Request: To provide a breakdown of services provided by the BES:

Service Breakdown:

Service/Bylaw	Example tasks & infractions
Traffic Bylaw	<ul style="list-style-type: none"> • Parking in downtown Core – e.g. timed parking; bus only zones; Handicap Parking Zones; idling • Residential – e.g. blocking driveways; abandoned vehicles; unattached trailers; Buses parking in residential areas overnight • Sidewalks – e.g. Biking on sidewalks in CBD; Kids not wearing helmets; Blocking sidewalks; Not clearing snow/ice • Pedestrians –e.g. Jay Walking • Use of Public Spaces without permit • Parking vehicle for the purpose of overnight accommodation.
Business Licensing Bylaw:	<ul style="list-style-type: none"> • Operating without a business Licence
Solid Waste Bylaw:	<ul style="list-style-type: none"> • Responding to and investigating illegal dumping • Construction waste improperly dumped in bins.
Noise Bylaws	<ul style="list-style-type: none"> • Construction work on Sundays & holidays • Noisy Parties
Conduct in Public Places Bylaw	<ul style="list-style-type: none"> • Swearing in Public • Fighting in Public • Damage Public Property • Endanger or detract from the comfort, repose, health, peace or safety of Persons
Nuisance Bylaw	<ul style="list-style-type: none"> • Untidy Premises
Sewage and Drainage Bylaws	<ul style="list-style-type: none"> • Emptying chemicals in Sewer System or Stormwater System
Cannabis Consumption Bylaw	<ul style="list-style-type: none"> • Smoking Cannabis in public
Smoking Bylaw	<ul style="list-style-type: none"> • Smoking in a doorway, patio etc.
Domestic Animal Bylaw	<ul style="list-style-type: none"> • Off leash dogs • Un-licenced Dogs/Cats • Dog-on-Dog Attacks • Dog-on-Human Attack • Excessive Barking
Permits – Bylaw exemptions	<ul style="list-style-type: none"> • Issuing Permits to businesses & residents e.g Parking Lane Use; road Closures • Issuing Permits for construction work on holidays

Permits - Events	<ul style="list-style-type: none"> ● Issuing permits to organisations wishing to use public property for their events e.g. Jasper Half Marathon: <ul style="list-style-type: none"> ○ Route Checks ○ Safety planning ○ Traffic Control implementation/support ○ Accreditation Check ○ Inter-Agency liaison
Domestic Animal	<ul style="list-style-type: none"> ● Lost/Found Pet database ● Found Pet repatriation ● Pet Licence Administration ● Kennels ● JNP/RCMP support e.g. housing found animals by JNP/RCMP Officers ● Stray pet capture/collection ● Roadkill (Domestic Animal) collection and disposal
Resident Trailer Storage Lot	<ul style="list-style-type: none"> ● Lot Maintenance ● Renter Database Administration ● Payment Collection/administration
Event Support	<ul style="list-style-type: none"> ● Traffic Control ● Traffic/Route Safety Signage equipment – Setup ● Point of Contact for Public/agencies
Snow Clearing/Street Sweeping	<ul style="list-style-type: none"> ● Vehicle removal ● Traffic Control
Business Licences	<ul style="list-style-type: none"> ● Business Licence Database administration ● Collecting fees ● Documents Collection/checks ● Inspections ● JNP liaison
Inter departmental assistance	<ul style="list-style-type: none"> ● Operations – moving vehicles from work sites. Traffic control ● Enforcement of bylaws at MOJ premises -e.g. Smoking infractions; ● Fire Dept –Scene Traffic Control ● RCMP – Eyes and ears – e.g. assisting with searching for BOLA vehicles/people; Domestic Animal kennelling ● JNP – Found Domestic Animal housing
Transportation Advisory Committee	<ul style="list-style-type: none"> ● Chair and administration
Encroachments	<ul style="list-style-type: none"> ● Administration, Assessment, Compliance & Enforcement
Health & Safety	<ul style="list-style-type: none"> ● Auditing
Lost & Found Bikes	<ul style="list-style-type: none"> ● Record, Store, Notification, Repatriation & Disposal

Miscellaneous	<ul style="list-style-type: none"> • Elementary School – Early morning Crossing Patrol • Cemetery Escorts • Public Information services • Local Election - Polling Station Security
Provincial Statues Enforcement	<ul style="list-style-type: none"> • Un-registered Vehicle • Un-insured Vehicle • Expired Operator Licence

Strategic Relevance:

- Public and Community Safety of Conduct a policy-level review of bylaw implementation, compliance and enforcement practices
- Provide necessary services to residents and visitors
- Deliver municipal service levels effectively, efficiently and affordably

Relevant Legislation:

- *Peace Officer Act* (SA 2006, cP-3.5) and regulations
- *Traffic Safety Act* (RSA 2000, cT-6)
- Municipality of Jasper *Enforcement Officer Bylaw* (#045)



REQUEST FOR DIRECTION

Subject: Council Boards and Committees
Prepared by: Christine Nadon, Legislative Services Manager
Reviewed by: Mark Fercho, Chief Administrative Officer
Date – Discussion: October 8, 2019

Recommendation:

- That Council provide feedback and direction to Administration on the proposed *Council Appointments to Boards and Committees* document in preparation for the October 22, 2019 Organizational Meeting.

Options:

- Provide feedback on the format of the proposed *Council Appointments to Boards and Committees* document;
- Provide feedback on whether separating Council boards and committees and “external” boards and committees is helpful in clarifying and outlining Council appointments;
- Confirm whether the boards and committees included in the document represent Council’s direction with regards to which boards and committees should be included in the list; and
- Indicate whether the previous number of appointed councillors to any particular board or committee was too few or too many, so adjustments can be made before organizational meeting.

Background:

Under the strategic priority of Organizational Health, Council committed to reviewing and evaluating committee and board roles, structures and responsibilities. Following a conversation with Council during a strategic planning session, Administration reviewed the boards and committees appointments document and endeavored to clarify, rationalize and update the information presented.

However simple, the main change in the document structure is the separation between boards and committees that are established by a Council resolution or bylaw, and those established under a different authority. The Jasper Community Housing Corporation and the Jasper Community Team are examples of boards or committees that are intimately related to the Municipality of Jasper but are established as separate entities (under the *Companies Act* and the *Societies Act* respectively). Other boards and committees in the “external” category include the various bodies where Council representation was deemed necessary, whether through membership, contract or other methods.

Another clarification included in the proposed template is the addition of Community Conversations, which were previously included in the Jasper Community Team Society appointment. A similar distinction was made between the Jasper Municipal Library Board and the Yellowhead Regional Library Board, which are two different

entities with different legislated requirements. For example, an alternate can be appointed to YRL but not to the local library board, which should be reflected in the Council appointments. Administration's recommendation is that appointments in these areas should be complementary but should be reflected separately in the appointments list to reflect workload and function more accurately.

Other changes include:

- Addition of the Emergency Advisory Committee;
- Addition of the Legislative Committee;
- Addition of the Regional Assessment Review Board;
- Environmental Stewardship Advisory Committee was replaced with Environmental Responsibility to reflect strategic priorities wording and the expiration of the Environmental Stewardship Memorandum of Understanding (December 2018); and
- Following Council direction, the Traffic Advisory Committee was removed from the list.

Feedback from Council is welcome on any and all of the proposed changes.

Upcoming Work:

Next steps on this project are two-fold: first, Administration would like to engage the services of the Community Development Manager, Lisa Riddell, to lead the research and development of an Environmental Responsibility "committee" based on the community conversations model already employed by the Community and Family Services department. Current funding from the Legislative Services budget could be reallocated to the Community Development budget to support the work. While the format and guidelines for this "committee" have yet to be developed, Administration recognizes that Environmental Responsibility is a key topic for Council and recommends that councillors be appointed to this function as part of the upcoming boards and committees appointments at organizational meeting.

The other part of the work ahead is the clarification, restructure and legislative update required for Council boards and committees. Administration's recommendation is to remove the boards and committees information from the Procedure Bylaw (#190) and create a separate Boards and Committees Bylaw, where boards and committees that require to be created by bylaw under the Municipal Government Act would be included, and general procedures and guidelines for the creation of non-statutory committees would be outlined.

Current Council boards and committees would benefit from a better organizational structure, including categorizing committees by type, function or purpose (advisory, ad hoc, standing, etc.). Systematic and consistent terms of reference should also be developed. The overall intent is to ensure boards and committees meet the needs of Council, and that expectations and processes are clearly laid out for the benefit of Council, Administration, committee members and the community at large. Research and development work on this front could be supported by the Legislative Committee.

Financial:

- Staff time to research, develop and formalize new systems;
- Budget reallocation from Legislative Services to Community Development to support the development of the Environmental Responsibility community conversations format;
- A budget request to fund Environmental Responsibility public engagement and communications work will be presented as part of the 2020 operating budget.

Strategic Relevance:

- Environmental Responsibility
- Organizational Health
 - Review and evaluate committee and board roles, structures and responsibilities

Relevant Legislation:

- *Municipal Government Act* (RSA 2000, cM-26)
- Municipality of Jasper *Procedure Bylaw* (#190)

Attachments:

- Council Appointments to Boards and Committees 2019 (DRAFT – presented for format only)
- Current Council Boards and Committees Appointments (from October 2018 Organizational meeting)

Council Appointments to Boards and Committees

October 2019



Council Boards and Committees

Board or Committee Name	Appointed Councillor	Alternate
Community Conversations	McGrath, Kelleher-Empey	
Culture and Recreation	Journault	
Emergency Advisory	All councillors	
Environmental Responsibility	Kelleher-Empey	
Hospitality and Twinned Communities	Butler, Damota	
Human Resources	Ireland, Kelleher-Empey, Wilson	
Jasper Municipal Library	McGrath	
Legislative	Ireland, Butler, Journault	
Regional Assessment Review Board	Butler	

External Boards and Committees

Board or Committee Name	Appointed Councillor	Alternate
Communities in Bloom	McGrath	
Evergreens Foundation Board	Butler	
Jasper Community Housing Corporation	Butler, Damota	
Jasper Community Team	McGrath	Kelleher-Empey
Jasper Partnership Initiative	Journault	Ireland
Jasper Yellowhead Museum and Archives	Ireland	
TransCanada Yellowhead Highway Association	Journault	Kelleher-Empey
West Yellowhead Community Futures	Kelleher-Empey, Wilson	Journault
West Yellowhead Waste Management Authority	Ireland, Wilson	
Yellowhead Regional Library	McGrath	Kelleher-Empey

Municipality of Jasper

Council Boards & Committees

from Organizational Meeting, October 2018



Boards & Committees	Butler	Damota	Ireland	Journault	Kelleher-Empey	McGrath	Wilson
Communities in Bloom						X	
Culture & Recreation Board				X			
Environmental Stewardship Advisory Committee					X		
Evergreens Foundation Board	X						A
Hospitality and Twinned Communities Committee	X	X					
Human Resources Committee			X		X		X
Jasper Community Housing Corporation	X	X				A	
Jasper Community Team					A	X	
Jasper Partnership Initiative			A	X			
Jasper Yellowhead Museum & Archives Board			X				
Traffic Advisory Committee		X					
Trans-Canada Yellowhead Highway Association				X	A		
West Yellowhead Community Futures Board				A	X		X
West Yellowhead Waste Management Authority			X				X
Yellowhead Regional Library Board & Jasper Library Board					A	X	
Total	3	3	3+A	3+A	3+AAA	3+A	3+A



Unclassified

NCO i/c Jasper Detachment
Royal Canadian Mounted Police
PO Box 1800,
Jasper, AB. T0E 1E0

Your File Votre référence

Mayor Richard Ireland,
Town of Jasper
PO Box 520,
Jasper, AB. T0E 1E0

Our File Notre référence

2019-09-12

Mayor Ireland,

RE: Enhancement of Municipal Enforcement Services

From small towns to large cities in Alberta, Municipal Enforcement Services play an integral role not only in By-law compliance, but also in enhancing road safety through enforcement, education and visibility.

Although very important, traffic safety is only one component of policing in the Town of Jasper. Priority calls such as criminal investigations, serious collisions, mental health crises and urgent calls for help will always take precedence. Between these calls for service, Officers also find themselves busy with educational and community events, crime reduction initiatives and the administrative paperwork requirements. The best intentions to address all facets of municipal By-law enforcement, as individual Officers or as a group doing coordinated projects can often be disrupted by other priority calls for service.

This is where I view Municipal Enforcement as providing the most complementary service to our local detachment and to the community of Jasper. Municipal Enforcement is more defined in its mandate and Community Peace Officers can often focus their duties on traffic safety, such as parking issues, pedestrian crosswalks and minor traffic infractions, all very important components to overall community safety. These CPO's also have the benefit of flexibility and time to focus on real or even perceived traffic violations or collisions, and would assist in the public education and awareness component to assist in mitigating future issues. Community Peace Officers also respond to many "nuisance" complaints and By-laws which otherwise may take our Officers away from focusing on priority calls for service and proactive crime reduction strategies.

As tourism and population increases in Jasper National Park is anticipated to grow exponentially, the expected increase in traffic and policing needs should be met with a plan to provide the best possible service to the community.

Kindest Regards,

Sgt. Rick Bidaisee
Detachment Commander, Jasper RCMP Detachment.

Municipality of Jasper, AB

Communities in Bloom - 2019 National & International Edition

5 Blooms – Silver Excellent Heritage Locations and Guides

PRESS RELEASE: FOR IMMEDIATE RELEASE

YARMOUTH, Nova Scotia, September 28th, 2019 —

The Municipality of Jasper received a 5 Blooms – Silver rating and a special mention for *Grassroots Waste Reduction* during the 2019 National/International Symposium and Awards Ceremonies in Yarmouth, Nova Scotia. The Municipality of Jasper participated in the International Challenge Very Small category along with Cavtat Croatia; Tignish PE Canada and Usseaux Italy. The community also received an Outstanding Achievement Award for the Scotts *Community of Gardeners Award*.

Over the summer, trained volunteer judges travelled to participating communities to evaluate the overall contributions of municipal council and departments; industry; businesses and the private sector – including volunteer efforts – in regards to the following criteria: Tidiness, Environmental Action, Heritage Conservation, Urban Forestry, Landscape and Floral Displays.

Following their evaluation, volunteer judges Lorna McIlroy and Andrea Bocsi wrote:

“Grassroots waste reduction is successful in the Municipality of Jasper. The privilege of living in a mountain park also brings responsibility and challenges. Any environmental stewardship program must consider the two million park visitors as well as the 5,000 residents. The Municipality of Jasper and Jasper National Park worked together to establish the Environmental Stewardship Program with the goal of becoming a model green community, embracing environmental stewardship through, ‘inspiring community members to actively engage in environmental responsibility processes’ and ‘balancing impacts of our actions today for the benefit of present and future generations’. Over the years, the local Communities in Bloom committee has championed many waste reduction strategies. This year, they recognized local residents who have held a successful campaign to reduce the amount of plastic waste by making free reusable bags available for one year. Legislation came after positive public input and compliance is still voluntary.”

Within the actual context of climate changes and environmental concerns, communities involved in the program can be proud of their efforts, which provide real

and meaningful environmental solutions and benefit all of society.

For a complete list of the results and the electronic copy of the Communities in Bloom magazine, please visit www.communitiesinbloom.ca

About Communities in Bloom

Communities in Bloom is a Canadian non-profit organization committed to fostering civic pride, environmental responsibility and beautification through community involvement and the challenge of a national program, with focus on the enhancement of green spaces. The pride, sense of community and feeling of accomplishment generated through participation are visible in communities across Canada. For more information about Communities in Bloom, visit www.communitiesinbloom.ca

Communities are evaluated using a “bloom” rating determined by the total score of the evaluation:
0 to 55%=1 Bloom 56 to 63%=2 Blooms 64 to 72%=3 Blooms
73 to 81%=4 Blooms 82% and over=5 Blooms

There are four (4) levels of 5 Blooms exclusive to the National and International Edition:
5 Blooms: 82 to 83.9% Bronze: 84 to 86.9% Silver: 87 to 89.9% Gold: 90% and over