
Photo Credit Department of Environment
ᓇᑦᑎᕋᓱᒃᐸᖕᓂᕆᔭᐅᔪᒥᒃ ᓄᓇᕗᒻᒥ ᓄᓇᓕᖅᑯᓯᑐᖃᙱᓐᓂ, ᓂᕿᑦᑎᐊᕙᓕᕆᓂᕐᒥ ᐆᒪᔪᓐᓇᕐᓂᕐᒥᓗ ᐅᑭᐅᖅᑕᖅᑐᒥ ᐊᒥᓱᒻᒪᕆᐊᓗᖕᓄᑦ ᐊᕐᕌᒍᓄᑦ. ᑕᐃᒪᙵᓂᑦᑕᐅᖅ ᑮᓇᐅᔭᓄᑦ ᐅᑭᐅᖅᑕᖅᑐᒥ ᐱᒻᒪᕆᐊᓘᖃᑦᑕᖅᓯᒪᓂᖓᓂ ᑲᓇᑕᒥᐅᑦ ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᐅᑕᒫᑦ ᐃᓅᓯᕆᔭᐅᕙᒃᑐᓄᑦ ᑕᒪᐃᓐᓂ ᓯᒡᔭᖅᐸᓯᖕᒦᑦᑐᓂ ᓇᑦᑏᑦ ᓂᕿᒋᔭᐅᔪᒪᓂᖅᓴᐅᕙᒃᐳᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎᕋᓱᒃᐸᖕᓂᖅ ᐱᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖃᓄᐃᙱᑦᑎᐊᕈᓐᓇᕐᓂᖏᓐᓄᑦ ᐃᓄᐃᑦ. ᓇᑦᑎCumhurbaşᒃᓴᖅ ᓄᓇᕗᒻᒥ. ᑲᑎᖦᖢᒋᑦ ᐊᕐᕌᒎᑕᒫᑦ ᓇᑦᑏᑦ ᓂᕿᒋᔭᐅᔪᒪᓂᖅᓴᐅᕙᒃᐳᑦ ᐃᓄᖕᓄᑦ ᑕᐃᒪᐃᓐᓂᖓᓄᓪᓗ ᐱᔭᐅᓛᖑᕙᒃᖢᑎᒃ ᓇᑦᑎᖅᑕᐅᔪᓂ ᓄᓇᕗᒻᒥ. ᑲᑎᖦᖢᒋᑦ ᐊᕐᕌᒎᑕᒫᑦ ᓇᑦᑎᖅᑕᐅᕙᒃᑐᑦ 30,000-ᐸᓘᓇᓱᒋᔭᐅᕗᑦ, ᐃᒪᓐᓇᐅᓇᓱᒋᔭᐅᔪᓂᑦ ᐅᓄᖅᑎᒋᔪᓂᑦ 1.5-ᒥᓕᐊᓐᓗ 3-ᒥᓕᐊᓐᓗ ᐊᑯᓐᓂᖏᓐᓂ. ᖃᐃᕈᓖᑦ ᐊᖑᓇᓱᒃᑕᐅᕙᓗᐊᙱᓚᓪᓕ ᓄᓇᕗᒻᒥ, ᖃᖃᐃᒻᒪ ᖃᐃᕈᓖᑦ ᓂᕿᖏᑦ ᑲᔪᒥᓇᙱᓐᓂᖅᓴᐅᖕᒪᑕ ᓇᑦᑎ🖐ᑦᑖᑦ ᓂᕿᖏᑦ ᓂᕆᔭᐅᖃᑦᑕᕐᓂᐊᖅᑎᖃᑦᑕᖅᑕᐅᓪᓗᒍ ᐊᑯᓐᓂᖏᓐᓂ. ᖃᐃᕈᓖᑦ ᐊᖑᓇᓱᒃᑕᐅᕙᓗᐊᙱᓚᓪᓕ ᓄᓇᕗᒻᒥ, ᖃᖃᐃᒻᒪ ᖃᐃᕈᓖᑦ ᓂᕿᖏᑦ ᑲᔪᒥᑦᑐᓂ ᑲᑎᖢᑖᒃᓴᑦ 30,000-ᐸᓘᓇᓱᒋᔭᐅᕗᑦ, ᐃᒪᓐᓇᐅᓇᓱᒋᔭᐅᔪᓂᑦ ᐅᓄᖅᑎᒋᔪᓂᑦ 1.5-ᒥᓕᐊᓐᓗ 3-ᒥᓕᐊᓐᓗ ᐊᑯᓐᓂᖏᓐᓂ. ᖃᐃᕈᓖᑦ ᐊᖑᓇᓱᒃᑕᐅᕙᓗᐊᙱᓚᓪᓕ ᓄᓇᕗᒻᒥ, ᖃᖃᐃᒻᒪ ᖃᐃᕈᓖᑦ ᓂᕿᖏᑦ ᑲᔪᒥᓇᙱᓐᓂᖅᓴᐅᖕᒪᑕ ᓇᑦᑎᑐᓂ ᓂᕆᔭᐅᖃᑦᑕᕐᓂᐊᖅᑕᐅᓪᓗᒋᑦ 9.5-ᒥᓕᐊᓐᓗ ᐅᖓᑖᓃᓕᖅᖢᑎᒃ. ᖃᐃᕈᓖᑦ ᐊᖑᓇᓱᒃᑕᐅᕙᓗᐊᙱᓚᓪᓕ ᓄᓇᕗᒻᒥ, ᖃᖃᐃᒻᒪ ᖃᐃᕈᓖᑦ ᓂᕿᖏᑦ ᑲᔪᒥᓇᙱᓐᓂᖅᓴᐅᖕᒪᑕ ᓇᑦᑎᑐᓂ. ᐅᒡᔪᐃᑦ, ᖃᓯᒪᒃᐳᖓ ᐊᐃᓱᓂ ᐅᐃᔨᒃᑯᒃ. ᐅᒥᐊᖅᑎᒋᒪᔨᒃᑯᑦ ᐊᓯᐊᕆᐊᖑᔪᖅᑐᓂ 9.5-ᒥᓕᐊᓐᓗ ᐅᖓᑖᓃᓕᖅᖢᑎᒃ.
ᐅᓂᒃᑲᐅᓯᖅ ᐊᒃᑐᖅᓯᓂᕆᔭᖏᓐᓄᑦ ᔫᕈᑉ-ᒥᐅᑦ ᓇᑦᑎᕐᓂᒃ ᐱᑦᑕᐃᓕᒪᓕᕐᓂᖏᑕ

ᔪᓈᓐᓂᕐᒧᑦ ᓇᓃᓐᓂᕐᒧᑦ ᐊᑭᑐᔪᐊᓘᓂᖏᓐᓄᓪᓗ ᐊᐅᓪᓚᖅᑎᑦᑎᓂᖅ ᓇᑦᑏᑦ ᕿᓯᖏᓐᓂᒃ

ᓂᐅᕐᕈᑎᖃᕐᓂᖅ ᓄᓇᕗᒻᒥ ᓇᑦᑏᑦ

ᕿᓯᖏᓐᓂᒃ ᓇᑦᑎᕐᓂᙶᖅᑐᓂᒡᓗ

ᐱᔾᔪᑎᒋᓪᓗᒋᑦ ᓇᓃᓐᓂᕐᒧᑦ ᐊᑭᑐᔪᐊᓘᓂᖏᓐᓄᓪᓗ ᐊᐅᓪᓚᖅᑎᑦᑎᓂᖅ ᓇᑦᑏᑦ ᕿᓯᖏᓐᓂᒃ

ᓂᐅᕐᕈᑕᐅᕝᕕᐅᓂᐊᖅᑐᓄᑦ, ᓄᓇᕗᑦ ᒐᕙᒪᖓ ᓂᐅᕕᖅᐸᒃᐳᖅ ᕿᓯᖕᓂᒃ ᐃᓄᖕᓂᑦ ᓇᑦᑎᕋᓱᒃᐸᒃᑐᓂᑦ,

ᐊᐅᑪᓚᖅᑎᓕᕆᐊᖅᐸᒃᖢᒋᓪᓗ ᕿᓰᑦ ᓂᐅᕐᕈᑕᐅᕙᒃᖢᑎᒃ ᐅᕙᓂ, ᐊᒥᕐᓂᒃ/

ᕿᓯᖕᓂᒃ ᐱᓇᔪᒃᐸᒃᑐᑦ ᓂᐅᕐᕈᑎᖃᕐᕕᒋᔭᖏᓐᓂ (FHA-ᖑᓂᕋᑦᑎᕙᒃᑭᓪᓗᓂ) ᐊᕐᕌᒍ ᒪᕐᕈᐃᖅᓱᖅᖢᒍ

ᓂᐅᕐᕈᑎᖃᕐᕕᐅᕙᒃᐳᖅ ᐅᕙᓂ, ᓄᐊᑦ ᐸᐃ, ᐊᓐᑎᐅᕆᐅ, ᑲᓇᑕᒥ. ᓂᐅᕕᒃᐸᒃᑐᑦ ᓂᐅᕕᐊᒃᓴᕆᓂᐊᕐᒪᖅᑕᒥᓂᒡᓗ

ᓂᐅᕕᖅᐸᒃᑐᑦ ᓄᓇᕐᔪᐊᓕᒫᒥᶈᖅᑐᑦ ᐃᓚᐅᕙᒃᑐᑦ ᑕᒪᒃᑯᓂᖓ ᓂᐅᕐᕈᑎᕐᓂᐅᔪᓂ ᐃᒪᓐᓇᓂᒃ

ᐊᑭᖃᖅᑎᑦᑎᔪᒪᕙᒃᖢᑎᒃ ᐊᒥᓱᑲᓪᓚᖕᓄᑦ ᐊᔾᔨᒌᙱᑦᑐᓄᑦ ᓂᑭᓪᒥᑦ ᓄᓇᒥᐅᑕᐃ ᐃᒪᕐᒥᐅᑕᐃᑦ ᐊᒥᖏᓐᓄᑦ/

ᕿᓯᖏᓐᓄᑦ.
ᐊᒃᑐᖅᓯᓂᕆᔭᖏᑦ ᔫᕈᑉᒥᐅᑦ
ᐱᑦᑕᐃᓕᒪᓕᕐᓂᖏᑕ ᕿᓰᑦ
ᓂᐅᕐᕈᑕᐅᕙᖕᓂᖏᓐᓄᑦ
ᑮᓇᐅᔭᓕᐅᕈᑕᐅᕙᖕᓂᖏᓐᓄᓪᓗ
ᐊᒃᑐᖅᓯᓯᑲᐅᑎᒋᓚᐅᖅᐳᖅ ᓇᓗᓇᕈᓐᓃᖅᖢᓂᓗ ᑕᐃᒪᐃᓐᓂᐊᕐᓂᖓᓂᒃ ᓯᕗᓂᑲᓪᓚᖓᓂ
ᐊᑐᓕᖅᑎᑕᐅᓪᓚᑦᑖᕐᓂᖓᑕ ᐅᓪᓗᐊᑕ ᐱᑦᑕᐃᓕᒪᓕᖅᑎᑦᑎᓂᐅᑉ. ᐃᒪᓐᓇᓪᓚᑦᑖᖑᖕᒪᑦ, ᓂᐅᕕᖅᐸᒃᑐᑦ ᖃᓄᐃᓕᕙᓪᓕᐊᖃᑦᑕᕋᔭᕐᓂᖓᓄᑦ.

ᐊᔾᔨᙳᐊᖅ 1 ᑕᑯᒃᓴᐅᑎᑦᑎᐊᖅᐳᖅ ᐊᒻᒧᒋᐊᖅᓯᒪᓕᕐᓂᖓᓂᒃ ᓂᐅᕕᕈᒪᕙᖕᓂᖅ ᓄᓇᕗᒻᒥᑦ ᓇᑦᑏᑦ ᕿᓯᖏᓐᓂᒃ FHA-ᒥ. ᒥᑭᒡᓕᒋᐊᖅᓯᒪᓕᕐᓂᖓ ᑕᒪᐃᓐᓄᑦ ᓂᐅᕐᕈᑕᐅᕙᒃᑐᑦ ᖃᓄᖅ ᐅᓄᖅᓯᒋᐊᖅᓯᒪᒪᓕᖅᐳᖅ 4,000-ᖏᓐᓃᐸᓗᒃᐸᕙᖓ ᓂᐅᕐᕈᑕᐅᔪᑦ ᐊᑕᐅᓯᐊᖅᖢᓂ ᖃᔅᓯᐅᕙᓚᐅᕈᓯᖏᓐᓂᑦ. ᐅᔾᔨᕐᓇᖅᐳᖅ ᐊᑐᓕᖅᑕᐅᓪᓚᑦ ᕿᓯᖕᓂᒃ ᐱᔾᔪᑎᖃᖅᑐᖕᓂᑦ ᑕᒪᐃᓐᓇ ᖃᓄᐃᓕᕙᓪᓕᐊᖃᑦᑕᕋᔭᕐᓂᖓᓄᑦ ᐱᓕᕆᐊᕆᕙᒃᑕᖓᒍᑦ ᒪᑐᒧᖓ.
The graph shows the trend of the X variable (the number of Y) from 2002 to 2011. The data indicate a steady increase until 2007, followed by a sharp decline in 2008. The peak value was achieved in 2007.

The graph is labeled "Dependent Variable X vs. Independent Variable Y, 2002-2011." The x-axis represents the years (2002 to 2011), and the y-axis represents the number of Y (ranging from 0 to 9,000).
The diagram shows the trend of two categories from 2002 to 2011. Category A has a steady increase, while Category B has a fluctuating trend with a peak in 2006 and a decline thereafter. The chart indicates that Category A consistently outperforms Category B throughout the period.

The accompanying text explains that Category A represents the percentage of a certain metric (e.g., revenue, sales) that has shown a significant increase from 2002 to 2011. Category B, on the other hand, has seen a more volatile trend with a notable peak in 2006. The overall conclusion is that Category A has maintained a steady growth, whereas Category B has experienced both gains and losses.
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**Figure 3.** Changes in the number of FHA insured loans from 2002-2011. (*Note: Data source: FHA, 2002-2011.*)
ᐱᒻᒪᕆᐊᓘᓂᖓ

ᓇᑦᑎᕋᓱᖕᓂᐅᕙᒃᑑᑉ ᓄᓇᕗᒻᒥᐅᓄᑦ

ᓇᑦᑏᑦ ᐱᒻᒪᕆᐊᓘᖃᑦᑕᖅᓯᒪᕗᑦ ᐃᓄᐃᑦ ᐃᓅᔪᓐᓇᕐᓂᖏᓐᓄᑦ ᑲᓇᑕᒥᐅᑦ ᐅᑭᐅᖅᑕᖅᑐᖓᓂ

ᐊᕐᕌᒍᓄᑦ ᑕᐅᓴᖏᓐᓃᑦᑐᒻᒪᕆᐊᓘᓪᓗᓂᓗ ᖁᑦᑎᒃᑐᒻᒪᕆᖕᒥᒃ ᐱᒋᐊᓂᖓ ᓂᕿᖓ ᑎᐱᑦᑎᐊᕆᒃᐳᖅ ᓂᕿᑦᑎᐊᕙᒻᒪᕆᐊᓘᓪᓗᓂᓗ - ᖁᑦᑎᒃᑐᒻᒪᕆᖕᒥᒃ ᐱᒋᐊᓂᖓ ᓂᕿᒥᖅᑯᑎᒋᔭ bigotᑦ ᓂᐅᕐᕈᑕᐅᓂᐊᖅᖢᑎᒡᓘᓐᓃᑦ.

ᑮᓇᐅᔭᐃᑦ ᓴᖅᑭᑎᑕᐅᓕᖅᐸᒃᑐᑦ ᓂᐅᕐᕈᑕᐅᓂᖏᓐᓄᑦ ᕿᓰᑦ ᑕᒪᒃᑯᐊᓗ ᓴᖅᑭᑎᑕᐅᓕᖅᐸᒃᖢᑎᒃ ᐊᖑᓇᓱᒃᐸᖕᓂᕐᒥ, ᑮᓇᐅᔭᐃᑦ ᐊᖑᓇᓱᐃᓐᓇᕐᓂᐊᕐᓗᓂ ᐅᖅᓱᐊ, ᐃᕐᕋᕕᖏᑦ, ᕿᓯᐊ, ᑯᑭᖏᑦ ᓴᐅᓂᖏᓪᓗ ᓂᕆᔭᐅᕙᒃᐳᑦ, ᓄᓇᓕᖕᒥᐅᓂᑦ ᐊᑐᖅᑕᐅᕙᒃᐳᑦ, ᕿᒻᒥᓄᑦ ᓂᕿᒥᒃ ᐳᕉᑏᓐ-ᖃᑦᑎᐊᖅᖢᓂ, ᐆᒻᒪᓐᓐ-ᖃᑦᑎᐊᖅᖢᓂ ᒥᓄᕈᖃᖅᖢᓂᓗ. ᒪᓗᕝ ᐅᖃᐅᓯᕆᓯᒪᔭᖏᑦ ᒪᓕᒃᖢᒋᑦ (1986-ᒥ), ᓇᑦᑏᑦ 67-ᐳᓴᒧᑦ ᑎᑭᖦᖢᒍ ᐃᑲᔪᕐᓂᖃᓚᐅᖅᐳᑦ ᓂᕆᔭᐅᔪᓐᓇᖅᑐᑦ ᖃᓄᖅ ᐅᕿᙱᓐᓂᖃᖅᑎᒋᓂᖏᓐᓄᑦ ᑕᒪᐃᑕ ᐱᔭᐅᔪᖅ ᕿᑭᖅᑕᓂᒥᐅᓂᑦ. ᖄᒃᑲᓐᓂᐊᒍᑦ ᓂᕿᖓᑕ, ᐊᓯᓕᒫᖏᑦ ᓇᑦᑎᕐᒥᙶᖅᑐᑦ, ᐃᓚᒋᔭᐅᓪᓗᓂ ᖃᓱᕈᓐᓂᐊᒍᑦ ᐱᕝᕕᐅᓦᑎᐊᖅᐸᒃᑐᑦ, ᐱᕋᓱᕐᕕᖕᒧᑦ ᓂᕿᕈᓐᓇᖅᓴᐅᓕᖏᓐᓄᑦ ᐊᖏᔫᑎᓄᑦ ᐱᔾᔪᑎᒃᐳᑦ ᑕᐃᒪᐃᔾᔪᑎᖃᖅᖢᑎᒃ ᖁᑦᑎᖕᓂᖅᓴᐅᓕᖏᓐᓄᑦ ᐊᖏᔫᑎᓄᑦ ᐱᔾᔪᑎᒃᐳᑦ ᐊᑭᓕᖅᓱᕆᐊᖃᓕᖅᐸᒃᑐᑦ.

ᕐᒻᒪᕆᐊᓘᓂᖓ ᓴᕆᐊᕐᓂᐊᕐᓂᖃᓚᐅᖅᐳᑦ, ᐱᔭᐅᔪᒪᕙᖕᓂᖏᑦ ᕿᓰᑦ ᕿᓯᖕᓂᖔᖅᑐᓪᓗ ᔫᕈᑉᒥᐅᓂᑦ.
ᓄᓇᕗᒻᒥᑦ ᕿᓰᑦ ᓄᓇᕐᔪᐊᓕᒫᒥ

ᑲᔪᓯᓂᖃᕈᓐᓇᙱᔾᔪᑎᖃᕐᒪᖔᑦ ᐃᓄᐃᒻᒪᑦ ᐃᓄᐃᑦ ᓲᒪᑐᒧᖓ ᑭᑭᑕᐅᓂᖏᑦ ᑕᐅᑐᒃᖢᒍ, ᖃᔅᓯᐅᓂᕆᔭᖏᑦ ᓇᑦᑏᑦ ᕿᓯᖏᑦ ᐃᓕᖅᑯᓯᑐᖃᖅᑎᒍᑦ ᐱᔭᐅᕙᒃᑐᑦ ᓄᓇᕗᒻᒥ ᕿᓯᖁᑎᑖᖅᐸᖕᓂᖏᑦ ᐃᓛᒃ ᐅᓄᙱᑦᑐᒻᒪᕆᑯᓘᖅᑰᔨᕗᑦ. ᐃᒪᐃᒃᑲᓗᐊᖅᑎᓪᓗᒍ ᓇᑦᑏᑦ ᖃᐃᕈᓖᓪᓗ ᐗᔾᔨᒌᙱᖦᖢᑎᒃ ᓇᑦᑎᐅᒐᓗᐊᖅᑎᓪᓗᒋᒃ ᕿᓯᖏᒃ ᐊᔾᔨᒌᙱᒃᑲᓗᐊᖅᑎᓪᓗᒋᒃ, ᐊᒥᓱᑦ ᑖᒃᑯᐊᑦᑕᐃᓐᓇᖅ ᓴᓇᔨᐅᕙᒃᑐᑦ ᒧᖅᑯᖏᑦ ᑕᑭᓂᖏᑦ ᑳᓕᒧᖕᓂᒃ ᓂᐅᕐᕈᑕᐅᕙᖕᓂᖏᓐᓄᑦ ᐱᑕᖃᖅᐳᑦ: ᐊᔾᔨᒌᑲᓴᐃᓐᓂᖅ ᔖᑦᑎᐊᒐᓲᖅᑐᖅ, ᐊᔾᔨᒌᑲᓴᐃᓐᓂᒃ ᓴᓇᔪᖃᕈᓐᓇᕐᓂᖓᓄᑦ ᑕᒪᒃᑯᓇᙵᑦ ᓇᑦᑎᕐᓂᑦ ᖃᐃᕈᓕᖕᓂᒡᓗ.

ᐊᕐᕌᒎᓕᒫᖅ ᐱᔪᖃᖅᐸᖕᓂᖓᓄᑦ 8,000 ᑐᖔᓃᑦᑐᓂᒃ ᕿᓯᖕᓂᒃ ᒥᑭᓗᐊᖅᐳᖅ ᓴᖅᑭᑎᑦᑎᔭᕆᐊᒃᓴᖅ ᕿᓯᖁᑎᑖᖅᐸᖕᓂᖅ ᓄᓇᕗᒻᒥ ᐱᕙᓪᓕᕈᑎᖃᖅᐸᒃᐳᖅ ᖃᐃᕈᓖᑦ ᓂᐅᕐᕈᑕᐅᕙᖕᓂᖏᓐᓄᑦ "ᐊᒫᖅᑕᐅᓪᓗᑎᒃ" ᕿᓯᖁᑎᑖᖅᐸᖕᓂᖅ ᓴᖅᑭᑎᑕᐅᓯᒪᔪᓄᑦ ᑲᔪᓯᑎᑕᐅᕙᒃᑐᓄᑦ ᓴᖅᑭᑎᑕᐅᓯᒪᔪᓄᑦ ᑲᔪᓯᑎᑕᐅᕙᒃᑐᓄᓪᓗ ᐊᖏᓂᖅᓴᒻᒪᕆᖕᒥᑦ ᖃᐃᕈᓕᖕᒥᚻᒃᐸᖅ ᓴᖅᑭᑎᑦᑎᓕᖅᐸᒃᑭᓪᓗᓂ ᒥᑭᒡᓕᒋᐊᖅᓯᒪᓕᖅᑐᒥᒃ ᓇᑦᑏᑦ ᐱᔭᐅᔪᒪᓂᒃ. ᑕᒪᓐᓇ
ᐅᓂᒃᑲᐅᓯᖅ ᐊᒃᑐᖅᓯᓂᕆᔭᖏᓐᓄᑦ ᖃᕈᑉ-ᒥᐅᑦ ᓇᑦᑎᕐᓂᒃ ᐱᑦᑕᐃᓕᒪᓕᕐᓂᖏᑕ

ᐅᓂᒃᑲᐅᓯᖅ ᐊᒃᑐᖅᓯᓂᕆᔭᖏᓐᓄᑦ ᖃᕈᑉ-ᒥᐅᑦ ᓇᑦᑎᕐᓂᒃ ᐱᑦᑕᐃᓕᒪᓕᕐᓂᖏᑕ

ᓂᐅᕐᕈᑎᖃᖅᐸᖕᓂᕐᒧᑦ ᑕᐃᒪᐃᓪᓚᕆᒃᑐᖅ ᐱᓪᓗᐊᑕᐅᓂᕆᔭᐅᔪᖅ ᑲᔪᓯᑎᑦᑎᑦᑎᐊᕈᑕᐅᔪᓐᓇᖅᐸᒐᓂ ᐃᓄᐃᑦ

ᑭᑭᑕᐅᓂᕋᓗᐊᖏᓐᓂᒃ ᖃᕈᑉᒥᐅᑦ ᓇᑦᑎᕐᓄᑦ ᐱᑎᑦᑎᑦᑕᐃᓕᒪᕙᖕᓂᖏᑦ. ᐱᑕᖃᙱᓐᓂᖏᑦ ᖃᐃᕈᓖᑦ ᓂᐅᕐᕈᑖᕙᒃᑐᓂ ᐱᑕᖃᙱᓐᓂᖏᓪᓗ ᖃᐃᕈᓕᖕ nutritive ᐊᓐᓄᕌᓄᑦ ᑕᑯᒃᓴᐅᑎᑕᐅᕙᒃᑐᓂ ᕿᕆᔅ-ᒥ, ᒥᓛᓐ-ᒥ ᐊᓯᖏᓐᓂᓗ ᖃᕈᑉᒥᐅᑦ ᐊᓐᓄᕌᓄᑦ ᐃᓂᒋᔭᖏᓐᓂ ᓴᖅᑭᑎᑦᑎᖃᑦᑕᖅᓯᒪᕗᖅ ᐊᖏᔪᒻᒪᕆᖕᒥᒃ ᖃᑯᒋᐊᒻᒪᕆᒃᐳᖅ ᐱᔭᐅᔪᒪᕙᖕᓂᖏᓐᓂᒃ ᑕᒪᐃᑕ ᖃᐃᕈᓖᑦ ᓄᓇᕐᔪᐊᓕᒫᒥ. ᖃᕈᑉᒥᐅᑕᐅᙱᑦᑐᑦ ᐃᓱᒋᔭᖏᑕ ᖃᓕᒥᖅᐸᒃᑐᓄᑦ ᑭᓯᐊᓂᓕ, ᐃᒪᓐᓇᐅᓯᒪᖅ, ᓄᓇᕐᔪᐊᓕᒫᒥ ᑕᐃᒪᐃᑎᑦᑎᓪᓗᓂ.

ᐊᐃᑉᐸᖓ ᐱᔾᔪᑕᐅᓪᓗᐊᑕᖅᐸᒃᑐᖅ ᑲᔪᓯᑦᑎᐊᕈᓐᓇᙱᓐᓂᖓᓄᑦ ᐃᓄᐃᑦ ᐃᒪᐃᒻᒪᑦ, ᖃᕈᑉᒥᐅᑕᖅ ᓴᓇᔨ ᓂᐅᕕᕐᓂᖅᐸᑦ ᐃᓄᖕᓂᑦ-ᐊᖑᔭᐅᓯᒪᔪᑦ ᘅᓯᖕᓂᒑᖅᑐᑦ ᐃᓱᒪᒋᔭᐅᔪᒪᓕᕐᒪᑕ ᐃᒪᒃᑯᓇᙵᑦ ᕿᓯᖕᓂᑦ, ᑕᒪᓐᓇ ᐱᔭᕇᖅᑕᐅᔭᖅᐳᑦ ᓴᓇᔭᐅᓯᒪᔪᖅ ᐃᓱᒪᒋᔭᐅᔪᓐᓇᐃᓪᓕᓇᔭᕐᒪᑦ ᐃᓄᖕᓂᑦ ᓇᑦᑎᕐᓂᑦ, ᔫᕈᑉᒥᐅᓂᑦ,

ᓱᕋᒃᓯᑦᑎᐊᖅᐳᑦ ᑕᒪᐃᓐᓂ ᓂᐅᕐᕈᑕᐅᔪᓐᓇᖅᑐᓂᒃ ᐃᓄᖕᓂᑦ ᓴᓇᔭᐅᕙᒃᑐᓂᑦ ᓇᑦᑎᕐᓂᑦ, ᔫᕈᑉᒥᐅᓂᑦ,

ᓲᖃᐃᒻᒪ ᐱᔪᖃᕆᐊᖃᖅᐸᒍᓐᓃᕐᓂᖓᓄᑦ ᑕᒪᒃᑯᓂᖓ ᕿᓯᖕᓂᒃ. ᐱᑕᖃᕋᓗᐊᖅᑎᓪᓗᒍ ᐊᖏᒡᓕᕙᓪᓕᐊᔪᒥᒃ ᕿᓯᖕᓂᑦ ᐊᓐᓄᕌᓂᒃ ᓴᓇᔭᐅᕙᒃᑐᓂᓪᓗ ᕿᓯᖕᓂᑦ ᓄᓇᕗᒻᒥ, ᑕᒪᓐᓇ ᓱᓕ ᐃᓚᐃᓐᓇᖏᓐᓄᑦ ᐅᓄᙱᑦᑐᓄᑦ ᒪᓕᒐᕐᓂᒃ ᓱᕋᐃᔪᖃᕋᔭᖅᐳᖅ ᓂᐅᕐᕈᑎᒃᓴᒧᐊᖅᑎᓂᖅ ᑭᓱᑐᐃᓐᓇᓂᒃ ᓴᓇᔭᐅᕙᒃᑐᓂᑦ ᖃᓇᔭᐅᕙᒃᑐᓄᑦ; ᐃᓱᒪᐃᓐᓂᖓᓄᓪᓗ, ᐊᒃᑐᖅᓯᓂᕆᔭᖏᑦ ᖃᕈᑉᒥᐅᑦ ᑎᑎᑦᑎᑦᑕᐃᓕᒪᓂᖏᑦ ᐅᓇᐅᕗᖅ ᑕᕝᕙᓂ ᑭᑭᑕᐅᓯᒪᔪᒃᓴᖅᑕᖅ ᑭᓯᐊᓂᓕ, ᐃᒪᓐᓇᐅᒻᒪᕆᒃᐳᖅ, ᓄᓇᕐᔪᐊᓕᒫᒥ ᑕᐃᒪᐃᑎᑕᐅᙱᑎᓪᓗᒋᑦ. ᕿᓰᑦ 'ᓇᑦᑎᕐᓂᙶᑕᓪᓗᐊᖅᐳᑦ' ᐱᔭᐅᕙᒃᖢᑎᒃ ᓄᓇᕗᒻᒥ. ᐃᓱᒪᐃᓐᓂᖓᔨᒋᐊᕋᕈᑎᖃᒃᓴᒃ 1007/2009 ᐄᒪᐃᒻᒪᑕ, ᖃᕈᑉᒥᐅᑕᖅ ᓴᓇᔨ ᓂᐅᕕᕐᓂᖅᐸᑦ ᐃᓄᖕᓂᑦ-ᐊᖑᔭᐅᓯᒪᔪᑦ ᘅᓯᖕᓂᑦ, ᐃᒪᓐᓇᐅᓯᒪᔪᑦ ᕿᓯᖕᓂᑦ, ᐃᓱᒪᒋᔭᐅᔪᒪᓕᕐᒪᓕᕐᓂᖏᑕ ᑭᑭᑕᐅᓯᒪᔪᒃᓴᑦ, ᑕᒪᒃᑯᐊᓕ ᐃᓄᖕᓂᑦ-ᐊᖑᔭᐅᓯᒪᔪᑦ ᘅᓯᖕᓂᑦ ᑭᑭᑕᐅᓯᒪᔪᒃᓴᑦ. ᐅᖃᐅᓯᖅᑕᖓ ᖃᓇᔭᐅᕙᒃᑐᓄᑦ.
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ᐋᓚᑖᑕ ᐅᐊᖅᑭᓛᖃᓪᓗ ᐅᒃᐱᒃᓱᓂᒃ ᓄᓇᕗᒻᒥᒃ ᑕᐃᒪᐃᓪᓚᕆᒃᐳᖅ, ᑖᒃᑯᐊ ᑎᑎᕋᖅᓯᒪᔪᑦ ᑕᕝᕙᓂ ᖃᓄᑦᑎᖃᖅᑎᒍᑦ-ᐊᖑᔭᐅᓯᒪᔪᓂᒃ ᐃᓕᖅᑯᓯᑐᖃᒃᑯᑦ-ᐱᔭᐅᓯᒪᔪᓂᒃ ᕿᓯᖕᓂᒃ ᓇᑦᑎᕐᓂᙶᖅᑐᓂᒡᓗ. ᑕᐃᒪᐃᓕᐅᖅᑐᖃᖅᐸᑦ ᐱᔪᖃᕆᐊᖃᖅᑐᖃᓕᕋᔭᕐᒥᔪᖅ ᓴᙱᑦᑎᐊᖅᑐᒥᒃ ᓂᐅᕐᕈᑎᖃᕐᓂᕐᒥᒃ ᐅᔾᔨᕐᓇᖅᓯᑎᑦᑎᓂᕐᒧᓪᓗ ᐱᓕᕆᐊᖑᔪᓄᑦ ᖃᔅᓯᐅᓂᕆᕙᓚᐅᖅᑕᖏᓐᓄᑦ.


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REPORT ON THE IMPACTS OF THE EUROPEAN UNION SEAL BAN, (EC) NO 1007/2009, IN NUNAVUT

Iqaluit, Nunavut
January 27, 2012
Photo Credit Department of Environment
Introduction to Sealing in Nunavut

Seal hunting has been a cornerstone of Inuit culture, nutrition and survival in the Arctic for millennia. Since the introduction of the cash economy in the Canadian Arctic, seal hunting has also been an important factor in the socio-economic well-being of Inuit. Seal hunting in Nunavut occurs year-round and is an important part of daily life in every coastal community. During the winter and spring months, hunting occurs from the sea ice platform, and during the summer and fall hunting occurs from boats in the open water. Ringed seals are the preferred food species for Inuit and therefore comprise the majority of the seal harvest in Nunavut. The total annual ringed seal harvest is estimated at 30,000, from a population estimated to number between 1.5 and 3 million. Harp seals are hunted in relatively small numbers in Nunavut, as harp seal meat is less desired than ringed seal meat for human consumption, despite an increasingly abundant population which now exceeds 9.5 million. Bearded, harbour and hooded seals comprise the remainder of the Inuit seal harvest.
Marketing of Nunavut Ringed Seal Pelts and Products

Due to logistics and the high cost of transporting seal pelts to market, the Government of Nunavut purchases sealskins from Inuit seal hunters, and then transport the skins for marketing to national and international buyers at no cost to the hunter. This program applies exclusively to ringed seals and terrestrial furbearers, with all pelts being sold at the Fur Harvesters Auction Inc. (FHA) bi-annual auction in North Bay, Ontario, Canada. Buyers and brokers from around the world attend these auctions to bid on a wide selection of wild fur species.
Impacts of the EU Ban on Pelts Sales and Revenues

The impact of the EU seal ban on market interest in sealskins was immediate and apparent well in advance of the official implementation date for the ban. In fact, market interest in ringed seal pelts and products declined sharply in 2008 following the submission of a proposal to the European parliament and the Council concerning a regulation on the trade in seal products. Following this development, international fur buyers and brokers were unwilling to risk purchasing sealskins due to the uncertain future of the market and to uncertainties surrounding international shipment of these products and trans-shipment through the EU.

Figure 1 clearly demonstrates the decline in market demand for Nunavut Ringed Sealskins at FHA. A decrease in both sales volume and average price is apparent beginning in 2008 and continuing to the present. Following the initial drop in sales that occurred in 2008, the volume of sealskins sold annually has increased and stabilized around 4,000 skins, far below historical levels. It is noteworthy that with the exception of one purchase by a Chinese buyer, all post-EU ban sales of ringed sealskins have been made to Canadian customers or through the Government of Nunavut Dressed Sealskins for Nunavummiut Program. Lack of international demand has caused the average price for sealskins to remain low during this period.
Figure 1. Average price and total annual sales of Nunavut ringed sealskins at Fur Harvesters Auction, 2002-2011 (Government of Nunavut, 2012).
Figure 2 shows the cumulative impact of decreased sales volume and decreased market price on gross sealskin revenues for Nunavut. In the three years prior to the beginning of the legislative process which led to the EU ban, Nunavut sealskin revenues consistently exceeded $400,000. In three of the four years following the beginning of the EU ban legislative process (July 2008), annual sealskin revenues have been below $100,000, a decrease of more than 75%.

Figure 2. Annual sales volume and gross revenues for Nunavut sealskins sold at Fur Harvesters Auction, 2002-2011 (Government of Nunavut, 2012).
Case Study: Pangnirtung, Nunavut

The community of Pangnirtung, with a population of 1,500, is located on the southeastern coast of Baffin Island in Nunavut’s Qikiqtani Region. Pangnirtung is consistently Nunavut’s top ringed seal harvesting and sealskin producing community. The total annual ringed seal harvest in the community is approximately 6,000 animals, according to the Nunavut Wildlife Harvest Study (NWMB, 2004). Government of Nunavut sealskin purchases in Pangnirtung have declined sharply since implementation of the EU ban from a high of 1,923 in 2005, to a low of 701 in 2009. Overall market value of the Pangnirtung ringed seal harvest has also declined drastically, from a high of $138,000 in 2005, to a low of $11,811 in 2010, a decrease of nearly 92% (Figure 3).

However, discussions between the Government of Nunavut and representatives of the Pangnirtung Hunters and Trappers Association indicate that the observed decrease in sealskin sales is a result of low sealskin prices rather than a significant decrease in the overall seal harvest. Pangnirtung hunters continue to hunt the same number of seals, but are more inclined to use these skins domestically rather than sell the skins for a price that they deem to be too low.
Figure 3. Case study of annual sealskin purchases in Pangnirtung, NU through the Government of Nunavut Fur Pricing Program and total value (Government of Nunavut, 2012).

* Note: 2007 sealskin purchase data for Pangnirtung was unavailable and was estimated based on total Nunavut sealskin sales at FHA for 2007.
Importance of Sealing to Nunavummiut

Seals have been vital to human survival in the Canadian Arctic for thousands of years, and subsistence continues to be the primary motivation for Inuit hunting of seals. Seal meat is flavorful and very high in nutritional value - high-quality protein, vitamins and minerals. According to Malouf (1986), ringed seals contributed up to 67 per cent of the edible weight of all wildlife harvested in the Qikiqtani Region. In addition to the meat, all other parts of the seal, including blubber, organs, skin, claws and bones are consumed, used domestically, as dog food or for commercial purposes.

The cash generated from the sale of sealskins that are a byproduct of the traditional subsistence hunt, finances continued hunting activities which have become increasingly expensive due to higher capital and operating costs.

In addition to direct economic benefits, the seal hunt results in substantial benefits to Nunavut’s human health, subsistence and economy. For example, the replacement value of domestic seal meat consumption in Nunavut is estimated at more than $5.5 million per year. Seals are an excellent source of fresh, nutritious meat high in protein, iron, selenium and omega-3 fatty acids. Seal blubber and liver are excellent sources of Vitamin A, Vitamin D, zinc and folate. The use of sealskins for traditional clothing, footwear and arts and crafts are important examples of domestic use. Traditional seal hunting is central to the cultural fabric of Inuit communities and will continue regardless of the decreased demand for sealskin products in Europe.
Nunavut Sealskins in the International Marketplace: Why the Inuit Exemption Does Not Work

On an international scale, the number of ringed sealskins traditionally harvested in Nunavut for commercial sale is relatively small, typically less than 8,000 per year. When compared to Canada’s commercial harp seal hunt in the Maritime Provinces, with a harvest of approximately 300,000, Nunavut’s sealskin production seems small indeed. Despite the fact that the ringed seal and the harp seal are distinct species with pelts that exhibit strikingly different colors and patterns, the pelts of both species share many similar commercially important properties: similar leather characteristics, similar hair length, similar hair texture, and similar size. Thus, in the international marketplace, many of the same manufacturers who purchase and use harp seal, also purchase and use ringed seal, as the same garments and products can be made from both species.

An annual production of fewer than 8,000 pelts is insufficient to generate market interest alone on an international scale, so the ringed seal pelt industry in Nunavut benefits from the harp seal industry by “piggybacking” on markets that are created and maintained by the much larger harp seal industry. Increased market demand for harp seal pelts and products typically leads to increased demand for ringed seals, and decreased market demand for harp seals leads to decreased demand for ringed seals. This market reality is one of the major factors contributing to the ineffectiveness of the Inuit exemption to the EU seal ban. The absence of harp seal pelts in the marketplace and the absence of harp seal garments on the fashion runways of Paris, Milan and other EU fashion centers have led to a major decrease in market demand for both harp seals and ringed seals internationally. Non-EU fur manufacturing superpowers such as China frequently look to the EU to set fashion trends that are reproduced at low cost by Chinese manufacturers; therefore, the impacts of the EU ban are not limited to a loss of EU customers but are, in fact, global in scale.
The second major factor contributing to the ineffectiveness of the Inuit exemption to the EU ban is the fact that under the ban, only Inuit-made sealskin products are considered exempt, while Inuit-harvested sealskins are not. Sealskins are the primary seal ‘product’ produced in Nunavut. The wording of Regulation 1007/2009 is such that if an EU manufacturer were to purchase Inuit-harvested ringed sealskins, it would be illegal to place on the market anything manufactured from these skins, as the finished product would no longer be considered an Inuit produced seal product. This particular part of the EU Regulation effectively destroys all trade in Inuit harvested ringed sealskins, with the EU, as there is no longer any end use for these skins. While there is a growing sealskin garment and arts and crafts sector in Nunavut, it remains primarily a cottage industry that does not yet have the production capacity to market products on an international scale.
Conclusion

The negative impact of the EU seal ban on the market for traditionally harvested ringed seal pelts from Nunavut is undeniable, as the data presented in this document clearly shows. For this reason, the Government of Nunavut has been a strong supporter of both the Inuit and industry-led legal challenge of Regulation (EC) No 1007/2009 and the Government of Canada's challenge of this Regulation through the World Trade Organization. It is the position of the GN that only the annulment of this Regulation will be sufficient to restore the European and international market for traditionally-harvested sealskins to pre-ban levels. A far less desirable outcome would be aggressive work by the EU, in cooperation with Canadian stakeholders, to facilitate market access for traditionally-harvested sealskins and seal products. Such a strategy would also require strong marketing and promotional initiatives by the EU and Canada to restore the market for Inuit-harvested sealskins within the EU, to pre-ban levels.
References


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