

# Insurance planning is similar to hot cocoa

Last week it snowed so I asked my family if they would like hot cocoa. They jumped on the idea and then I realized that I didn't necessarily know how to make it. So, I looked it up online and it turned out that it was super simple to make. Really only a few ingredients and I became a hero. This brought everyone together visiting and playing games and ultimately generating warming the feelings of love within my family. Insurance planning is similar to hot cocoa. That is, it may only require a few ingredients to put in place but brings and keeps family together with warm feelings.

You need to start with a desire to learn more about insurance. An insurance agent can explain the types of insurance and how to do a needs analysis for you and your loved ones. Many people don't like the harsh realities of winter and being cold. However, we know that we will continue to experience it. Being able to have a warm cup of cocoa really does help people relax. The realities for life can also be chilling and challenging. Having the relief of insurance also helps people relax and regroup.

For more advanced corporate and estate planning I recommend engaging an insur-

ance agent with the chartered life underwriter designation. Again, insurance is like hot cocoa in that if you feel like it is too weak or too strong it may be time to revisit the ratios of your ingredients with an insurance agent. Everyone's recipe seems to be different but the base ingredients are generally the same.

During this holiday season when you pour your next hot



**Steve Meldrum**  
Insurance Understood

cold realities of life as we all know they will come FYI, the hot cocoa recipe I

cocoa take a moment to look around at the people with you. Reflect on your conversations and the feelings you have with them present. Perhaps that is the best time to be ask that they know, learn their recipes and commit yourself to create your own so that you are ready for the

used was 1 Tablespoon of honey and 1 Tablespoon of cocoa for every 1 cup of milk. You mix the honey and cocoa into a paste then whisk it in to warm milk. You can be a hero for your family! Merry Christmas and have a Happy New Year.

*Steve Meldrum B.Mgt. CFP CLU is the founder of Swell Private Wealth Ltd. For over a decade he has specialized in helping individuals and businesses expand protect and perpetuate their wealth. For further information or tailored advice, contact him at 403-487-0490, steve@swellwealth.com or connect on social media.*

## PUBLIC NOTICES

### 8AM - 4PM SPECIAL SERVICES

Electric Outages.....	403.529.8260
Gas Emergency.....	403.529.8191
Water & Sewer Emergency.....	403.502.8042
After Hours Special Services.....	403.526.2828



### DEVELOPMENT PERMITS APPROVED NOVEMBER 30 TO DECEMBER 6, 2017 PLANNING & DEVELOPMENT SERVICES

#### RESIDENTIAL

**192 HAMPTONS CRESCENT SE** (Lot 33, Block 8, Plan 1712252) DP14173. Single Detached House.

**423 RANCHVIEW BAY NE** (Lot 79, Block 13, Plan 0910426) DP14189. Single Detached House.

#### HOME OCCUPATION

**1722 17 STREET SE** (Lot 18, Block 4, Plan 7738JK) DP14175. Office Use Only. Janitorial Service.

**59 1 STREET SW** (Lot 8, Block B, Plan 23560) DP14177. Office Use With Storage on Site. Online Sales.

**1403 26 STREET SE** (Lot 4, Block 3, Plan 5976JK) DP14178. Office Use Only. General Contractor/ Project Manager – Address Change.

**70 SOMERSET COVE SE** (Lot 69, Block 6, Plan 0812753) DP14181. Customers to Attend Site. Consultant.

A person claiming to be affected by a decision of the Development Officer or the Municipal Planning Commission may appeal to the Medicine Hat Subdivision and Development Appeal Board by completing and submitting to the City Clerk Department, the required Notice of Appeal form within fourteen (14) days of this publication. Notice of Appeal forms are available from the City Clerk Department, Third Floor, City Hall or on the City's website at [www.medicinehat.ca](http://www.medicinehat.ca).

All Development Permits listed are subject to conditions. Further information on any Development Permit may be obtained from the Planning & Development Services Department, Second Floor, City Hall during normal business hours (Telephone 403-529-8374).

### PROPOSED CITY CENTRE DEVELOPMENT AGENCY (CCDA) BUDGET

TAKE NOTICE that City Council will consider adoption of the City Centre Development Agency Budget on Monday, December 18, 2017.

A Public Hearing in consideration of the proposed CCDA Budget will be held in Council Chambers at 580 First Street SE in Medicine Hat, Alberta on Monday, December 18, 2017, beginning at approximately 6:30 pm.

Any person in the Business Improvement Area who claims to be affected by the proposed CCDA budget may make representation to City Council at the Public Hearing. Oral submissions are limited to five minutes.

Anyone wishing to have a written submission concerning this proposed budget placed before the City Council must submit it to the City Clerk Department by 12:00 noon, Wednesday, December 13, 2017 either by:

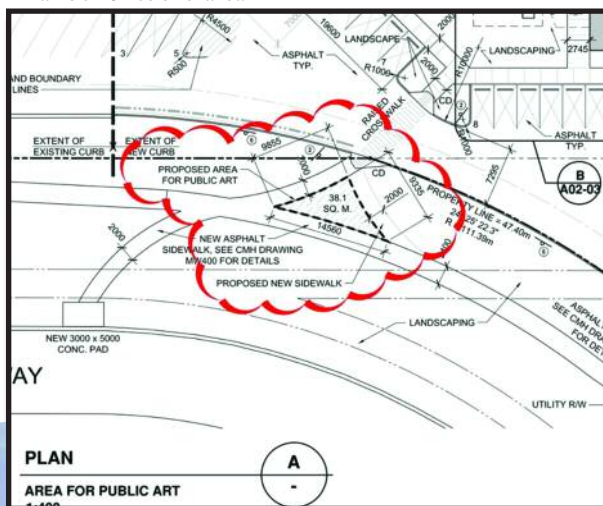
- mail: 580 First Street SE, Medicine Hat, Alberta, T1A 8E6, or
- email: [clerk@medicinehat.ca](mailto:clerk@medicinehat.ca).

Any such written submission will become a public document.

A copy of the CCDA budget may be inspected during normal office hours (8:30 am to 4:30 pm) at the City Clerk Department, Third Floor, City Hall, 580 First Street SE, Medicine Hat, Alberta.

Dated at the City of Medicine Hat, in the Province of Alberta, this 2nd day of December, 2017.

Angela Cruickshank, City Clerk  
Phone 403.529.8234 • Fax 403.529.8324  
E-mail: [clerk@medicinehat.ca](mailto:clerk@medicinehat.ca)



### PROTECT WATER LINES FROM FREEZING

The following actions should be considered to protect your water lines:

- Repair broken windows and ensure windows/vents are closed during the winter.
- Insulate water pipes in unheated areas, including crawl spaces.
- For sinks located against a non-insulated outside wall:
  - Open the vanity door to allow warm air to reach the water pipes.
  - A light bulb placed near the water pipe may generate enough heat to keep the water flowing
  - Heat tape wrapped around the pipe may keep the pipe from freezing.
- Residents of mobile homes should check the condition of the heat tape on their water service and water meter.
- Protect unheated indoor water meter with an insulated box and water pipes should be wrapped in insulation using heat tape.
- Outside water taps and underground sprinkler systems should have the water supply shut off inside the house at the isolation valve for the tap.
- Sprinkler lines and taps should be drained/blown out.
- A thin stream of water (as thick as a pencil lead) running continuously from at least one tap will help prevent a frozen water service.
- If you plan to be away from home over the winter period, close the main water isolation valve located next to the water meter in your home. You should leave the heat on in your home and have someone check inside your home daily while you're away.

A frozen water service, or a burst water pipe, is an inconvenience and expense that most people would like to avoid. Please take all possible precautions to prevent this happening in your home or business.

For more information, refer to [www.medicinehat.ca/eu](http://www.medicinehat.ca/eu) or contact Environmental Utilities at 403.529.8176.

### CITY OF MEDICINE HAT ARTS & HERITAGE ADVISORY BOARD

Now accepting applications to the

#### SPECIAL CULTURAL EVENTS ASSISTANCE GRANT PROGRAM

The program offers support for cultural events or projects filling a cultural need in the City, or for individuals, groups or organizations receiving recognition at international competitions, exhibitions, performances or events related to arts and culture.

Next Application Deadline: **January 15, 2018**

Applications and Guidelines are available at [www.medicinehat.ca/grants](http://www.medicinehat.ca/grants) or at the Esplanade (401 First Street SE, Medicine Hat).

For further information contact the Cultural Grant Administrator at 403-529-8316 or [culturalgrants@medicinehat.ca](mailto:culturalgrants@medicinehat.ca).

### ATTENTION: UTILITY CUSTOMERS NOTICE OF PROPOSED RATE CHANGES

On Monday, December 4, 2017 City Council gave first reading to the following:

**BYLAW #4449** to amend Bylaw #2379, the Water Service Bylaw by amending certain rates, fees and charges; and

**BYLAW #4450** to amend Bylaw #1541, regulating the use of Public and Private Sewers and Drains and the Disposal of Sewage and the Discharge of Waters and Waste into the City's Sewer System; and

**BYLAW #4451** to amend Bylaw #1805, the Waste Bylaw by amending certain rates, fees and charges; and

**BYLAW #4452** to amend Bylaw #2244, the Electric Utility Bylaw by adjusting certain non-commodity rates charged for electric energy distribution service to residential, commercial and industrial customers of the City's Electric Utility; and

**BYLAW #4453** to amend Bylaw #2489, the Gas Utility Bylaw by amending certain rates, fees and charges.

The proposed Bylaws will come into force on January 1, 2018.

A Non-Statutory Public Hearing in general accordance with the Municipal Government Act and the City's Procedure Bylaw, and consideration of the Second/Third Readings of the proposed Bylaws will be held in the City Hall Council Chambers at the address below on Monday, December 18, 2017 beginning at approximately 6:30 p.m.

Copies of the above Bylaws and related documents may be inspected during normal office hours (8:30 am to 4:30 pm) at the City Clerk Department or accessed via the 'Proposed Bylaws' section on the City's website at [www.medicinehat.ca](http://www.medicinehat.ca).

Any person who claims to be affected by any of the proposed bylaws may make representation to City Council at the Non-Statutory Public Hearings. Oral submissions are limited to five minutes.

Anyone wishing to have a written submission concerning either of these proposed bylaws placed before the City Council must submit it to the City Clerk Department by 12:00 noon, Wednesday, December 13, 2017.

Dated at the City of Medicine Hat, in the Province of Alberta, this 9th day of December, 2017.

Angela Cruickshank, City Clerk  
Phone: 403.529.8234  
Fax: 403.529.8324  
E-mail: [clerk@medicinehat.ca](mailto:clerk@medicinehat.ca)

### CITY OF MEDICINE HAT COMMUNITY DEVELOPMENT DEPARTMENT

#### REQUEST FOR PROPOSAL No. CD17-94

Medicine Hat Seniors Centre Public Art Project

Closing Date: February 15, 2018 at 2 PM

The City of Medicine Hat invites artists to participate in a public art competition. The winning submission(s) will receive a commission to create and install outdoor public art works or related series of works to be situated in front of the Seniors Centre.

A site visit is planned for January 12, 2018 at 1:00 p.m. at the Seniors Centre, 225 Woodman Avenue SE, Medicine Hat, AB.

Visit Alberta Purchasing Connection and sign up to have access to the bid package.

[vendor.purchasingconnection.ca](http://vendor.purchasingconnection.ca)