

Market Watch

S&P/TSX 20,636.54 +113.90	S&P 500 4,169.48 +34.13	DOW 34,098.16 +272.0	NASDAQ 12,226.58 +84.35	DOLLAR 73.65¢US +0.19¢	OIL per barrel US\$76.78 +\$2.02	Nat. Gas/mmBTU US\$2.41 +\$0.06	GOLD US\$1,999.10 +\$0.10
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Camp reservations

This is the time of year when people have booked or are booking their camping for the summer. In the last couple of weeks, I've gotten some of my desired spots but some I couldn't get. That forced me to look at alternatives and modify my expectations. This got me thinking of life insurance and the application process.

Most people think that obtaining life insurance is a simple transaction. I think this is because they are used to purchasing home and auto insurance. Generally, a life insurance application is more involved and requires additional preparation. Even if you do prepare properly, you may not get what you want. I'm going to explore how to prepare and how to react to changes.

First, you need to realize that every life insurance company focuses on different niches. They can't be expert in all products across all ages. Sure, they will offer a broad menu but they are only competitive in certain areas. Those areas could be from a medical standpoint, ease of application, lifestyle behaviors, occupations and so on. As a result, they tend to ask different questions in each area. For example,

one company may ask how many speeding tickets you have in the last 3 years and the next may ask if you have had more than 3 in the last 3 years. The outcomes will differ based on the questions. Knowing what companies ask what in areas of concern can make the difference between approval and denial.

Second, share your full history with your life insurance professional. It's like telling him/her what kind of camping experience you have had and are looking for. Then, the professional can share with you the options which will match your needs. One of my favorite things is to back country camp, but that's not for everyone. If someone does try it for the first time, they may love it or hate it. The same happens with applying for life insurance. The insurance company may approve you, deny you or modify your coverage. However, if you do have a poor outcome the first time around, there are still more options to consider. Sometimes, getting the first decision provides a benchmark. You can still apply at another insurance company, but armed with more knowledge and experience.

Third, getting life insurance when you're younger gives you more options. It's like booking a campground when reservations open up months ahead versus trying to book something the week before. Sure, there is always a place to camp but it may not be to have all of the amenities you want. The same holds true for life insurance. When you are older, there may be less options available that don't necessarily match your family needs or expectations. I always recommend you lock in your insurability early on and then you have the option to change your mind. Its like making a reservation and then cancelling, you establish your position of control.

Last point, we can always get someone life insurance. Yes, always. However, the overall experience goes from a Banff wilderness experience to a cramped RV lot. If you act early, you have more options.



Steve Meldrum
Insurance Understood

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



**DEVELOPMENT PERMITS APPROVED
APRIL 20 TO APRIL 26, 2023
PLANNING & DEVELOPMENT SERVICES**



RESIDENTIAL

- 1338 QUEEN STREET SE (Lots 4 & 5, Block 20, Plan 481M) PLDP20230259. Single Detached House (Inground Pool).
- 231 & 235 SIERRA ROAD SW (Lot 53, Block 33, Plan 1511751) PLDP20230260. Single Detached House With Driveway Width Variance.

COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

- 139 3292 DUNMORE ROAD SE (Lot 10, Block 1, Plan 9610407) PLDP20230248. Four Fascia Signs.
- 1702 10 AVENUE SW (Lot 1, Plan 7066JK) PLDP20230252. Change Of Use (Industrial Support Services).
- 7 & 8 1363 32 STREET SW (Lot 17, Block 2, Plan 8110690) PLDP20230253. Change Of Use (Industrial Support Services).

HOME BUSINESS

- 2481 22 AVENUE SE (Lot 8, Block 6, Plan 1171LK) PLDP20230241. Home Business Minor. Landscaping.

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 twenty one (21) 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.

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).

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

FIRE HYDRANT INSPECTIONS & WATER MAIN FLUSHING

City Assets Environmental Utilities Maintenance Crews perform regular, routine maintenance to uphold the water quality and system infrastructure by annually inspecting fire hydrants and flushing water mains.

During these operations, there may be some discoloration in the water which is not harmful to consume and will dissipate when flushing is complete. Please note that discoloured water should not be used for laundry and that fluctuating water pressure may also be noticed.

Should discoloration persist beyond three hours, turn on a cold-water faucet or an outside sprinkler and let the water run for several minutes until the water runs clear.

For additional information or to confirm whether crews are working in your zone, refer to the Water Flushing information on the City's website at www.medicinehat.ca/water or contact City Assets Environmental Utilities at 403-529-8176.



Medicine Hat

WWW.MEDICINEHAT.CA

TAKE THE HEARING SELF CHECK!

- Do you have trouble hearing and understanding a conversation? YES NO
- Do you find yourself asking others to repeat themselves?
- Does it seem as though people are mumbling.

If you answered "YES" to any of these questions schedule a hearing test now!

Allen Hale
BC - HIS Board Certified, Hearing Instrument Specialist

Hale Hearing

IN THE CO-OP MALL
103, 3030 13th Ave., SE
www.halehearing.com
Medicine Hat, AB
403-526-0633

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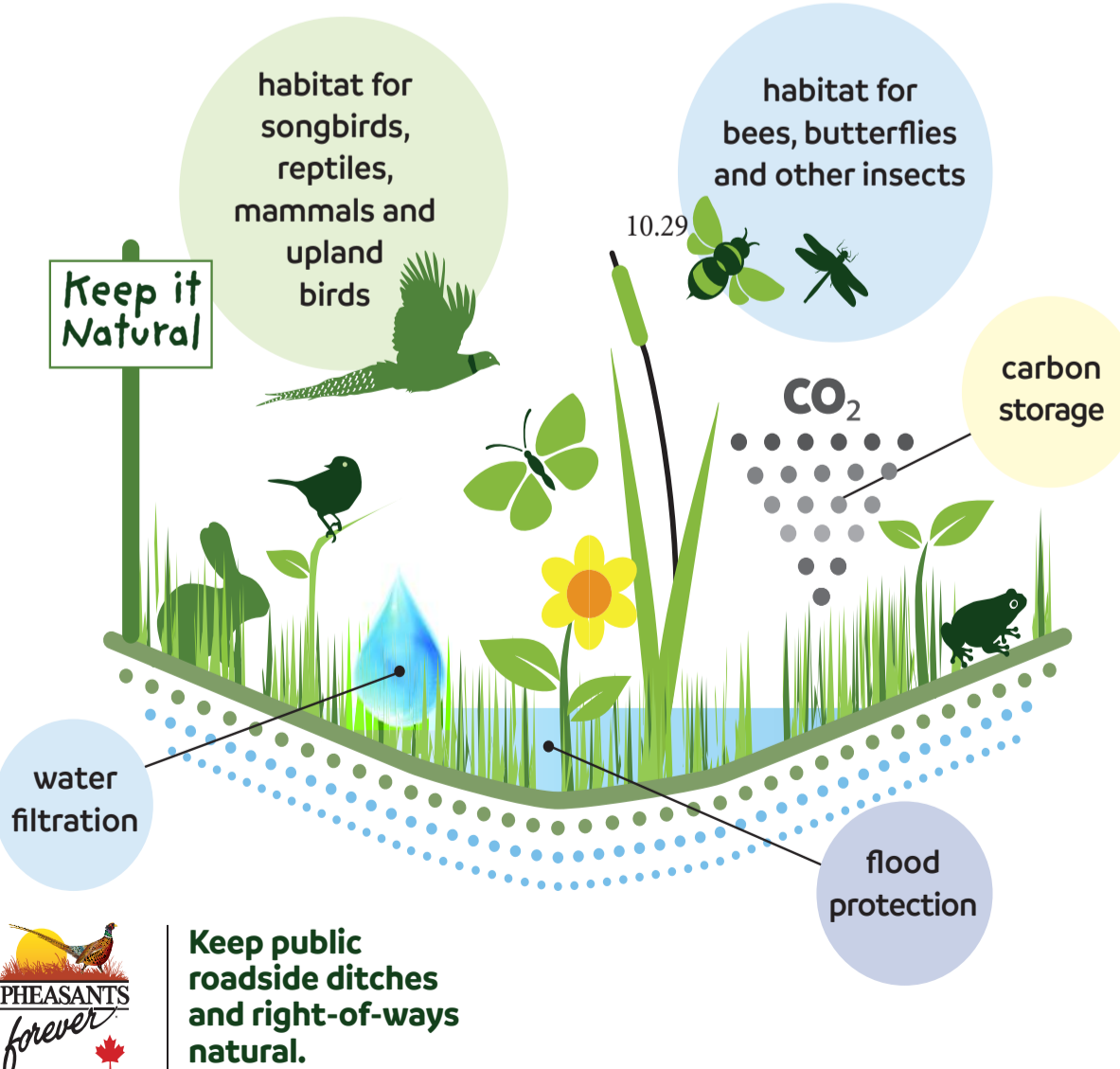
Celtic, Canadian, Connected.
Keith Jack
Inspiration for all.

Hours: #107 - 1991 Strachan Road S.E.
(Southlands Crossing across from Wal Mart beside Bulk Barn)
Mon-Fri: 10am - 3 pm 403-526-3944
Saturday: 10am - 1pm
Sunday: CLOSED www.wrightsjewelry.ca

Same-Day Service Available on Most Repairs by Appointment

Save the Edges!

The natural benefits of leaving public roadside ditches and right-of-ways intact.



- ### Did you know?
- Naturally-vegetated public roadside ditches and right-of-ways:
- Filter excess nutrients including phosphorous and nitrogen, preventing them from entering our rivers, lakes and groundwater systems.
 - Minimize overland flooding by storing, slowing and absorbing excess water, helping to protect roads, culverts and agricultural fields.
 - Store thousands of tons of carbon, preventing it from entering the atmosphere.
 - Provide homes for pollinators like bees, butterflies, moths and beetles.
 - Sustain species that prey on agricultural pests.
 - Provide thousands of acres of habitat for grassland-dependent mammals and birds, including pheasants and grey partridge.