

Market Watch

S&P/TSX 19,818.39 +6.16	S&P 500 4,369.71 -0.65	DOW 34,500.66 +25.83	NASDAQ 13,290.78 -26.16	DOLLAR 73.79¢US -0.15¢	OIL per barrel US\$80.66 +\$0.76	Nat. Gas/mmBTU US\$2.55 -\$0.07	GOLD US\$1916.50 +\$3.71
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Just do it

How's your summer going? Did you happen to have a family reunion?

I had two this summer and got to catch up with a lot of family. Naturally, each family member is connected to a broader network of people and they share updates on interesting events and experiences with those people too. There was a mix of good and unfortunate stories. There was a number of times when life insurance was topical. This got me wondering how many people delay getting or updating their life insurance.

Frankly, just do it.

Getting or updating your life insurance coverage is so easy nowadays. Getting something in place is a lot better than having nothing or not enough coverage. Life is fragile and can change in an instant. My brother told me of his

exercise buddy who had some friends over for a marshmallow roast this summer and was accidentally burned by gas from a gerry can. 40% of his body was affected and he is still in recovery. He told my brother that two of the Dads at the marshmallow roast saved his life. I share this because life can change so quickly and we don't always get a say in it.

On the flip side, I have another brother who works within philanthropy and he talked about some planning that he was doing with donors based on life insurance. This past year there was a new product solution in Canada



Steve Meldrum
Insurance Understood

for people to pay a single premium into life insurance and donate it to a charity. I had emailed him the week it was launched to keep him current and now his whole team is actively using it to triple the size of the ultimate donations. I can't be directly involved due to the conflict of interest as he is my brother, but the point is that life insurance can be powerful for good as well. However, that enhancement hinges on getting the life insurance

in place.

Lastly, on the last day of my reunion this week, a member of my team sent me an update on a client that was going to apply for life insurance this coming week. It was going to be the culmination of two years of estate planning work and be a significant policy for them and their family. However, there was a health change and brief hospital stay that will now impact the underwriting process, timelines and

likely outcome. More proof in the pudding of getting or updating your life insurance before life changes.

A lot of people don't realize that you can apply for life insurance and still may some changes while it is being underwritten. You can change the amount, the product or the type, so don't delay in getting an application in. You don't want life to change, but it can and will.

Take a moment to reflect on your own life and ask yourself; Has my income gone up? Have I taken on more debt? Has my family grown? Has my business grown? Has my business brought on new shareholders? There are a lot more questions of course but I hope these help you progress to getting or updating your life insurance before it's too late.

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

Home prices post second-biggest monthly jump since 2006: Teranet

ROSA SABA
The Canadian Press

TORONTO
Home prices posted the second-highest increase ever recorded in a single month after the one observed in July 2006, according to the latest Teranet-National Bank composite index.

The index for July was up 2.4 per cent from June, after seasonal adjustments, and marked the fourth consecutive monthly rise.

After declining from a peak in April 2022 as the higher rate environment sidelined some buyers, recent rises in the home price composite index have erased some of this correction, the report said.

"The deep declines that we saw through 2022 are largely being unbound," said Douglas Porter, the Bank of Montreal's chief economist.

The Teranet-National Bank index tends to lag other housing market measures in part because it's more detailed, he noted.

Other measures are starting to show some softening in the market over the summer, and Porter thinks that softening will begin to show up in this index going forward as well.

"I think what we're going to see is that this may be the last hurrah for a while for home prices," he said.

July home sales saw their largest annualized increase in more than two years, the Canadian Real Estate Association reported Tuesday. But they were little changed from June as the national housing market showed signs of stabilizing this summer, the association said.

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PUBLIC NOTICES

DEVELOPMENT PERMITS APPROVED
AUGUST 10 TO AUGUST 16, 2023
PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

81 CYPRESS WAY SE (Lot 16, Block 5, Plan 731504) PLDP20230524. Garage

37 HAMPTONS GATE SE (Lot 46, Block 8, Plan 1812178) PLDP20230541. Single Detached House With Site Coverage Variance.

COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

1A 40 STRACHAN COURT SE (Block 1, Plan 0313463) PLDP20230554. Change Of Use (Health Care Office).

HOME BUSINESS

31 2248 SOUTHVIEW DRIVE SE (Lot 1, Block 8, Plan 7510486) PLDP20230411. Home Business Minor. Plumbing/Heating/Gasfitting & Service.

30 SUNSET CRESCENT SW (Lot 15, Block 27, Plan 0312828) PLDP20230476. Home Business Major. Alternate Healing/Therapy.

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).

FIRE HYDRANT INSPECTIONS & WATER MAIN FLUSHING

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 Environmental Utilities at 403-529-8176.

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

NOTICE OF CONTINUATION OF PUBLIC HEARING SUBDIVISION AND DEVELOPMENT APPEAL BOARD APPEAL #2-2023

675 INDUSTRIAL AVENUE SE (LOT 4, BLOCK 1, PLAN 9011164)

TAKE NOTICE THAT the hearing related to a request for a review of a Stop Order which was opened and thereafter adjourned on August 3, 2023 will continue to be heard by the Medicine Hat Subdivision and Development Appeal Board in City Hall Council Chambers, commencing at 12:00 noon on Tuesday, August 29, 2023.

On June 22, 2023 a Development Authority for the City of Medicine Hat, issued a Stop Order pursuant to Section 645 of the Municipal Government Act, with respect to a development without a Development Permit for the aforementioned Lands. The appellant is requesting a review of the Stop Order.

If you wish to inspect any other documentation on file with regard to this matter, you may do so by attending at the City Clerk Department, 3rd Floor, City Hall between the hours of 8:30 am and 4:30 pm, Monday through Friday.

Oral Submissions are normally limited to five (5) minutes.

Rondi Korven, Board Secretary
580 First Street SE
Medicine Hat, AB T1A 8E6
Phone: 403.529.8220
e-mail: clerk@medicinehat.ca

NOTICE OF CITY OF MEDICINE HAT COUNCIL COMMITTEE OF THE WHOLE MEETING AUGUST 28, 2023

Pursuant to s.195 of the Municipal Government Act, City of Medicine Hat hereby gives notice of a Council Committee of the Whole Meeting at 6:30 pm in Council Chambers, 580 1st St SE for the purpose of discussing Facilities for the Future.

Dated at the City of Medicine Hat, in the Province of Alberta, this 19th day of August, 2023.

Larry Randle, City Clerk
Phone: 403.529.8280
E-mail: clerk@medicinehat.ca

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