

Market Watch

S&P/TSX 20,111.38 -153.99	S&P 500 4,228.48 -55.26	DOW 33,706.74 -292.30	NASDAQ 12,705.22 -260.12	DOLLAR 76.98¢US -0.37¢	OIL per barrel US????? +\$\$\$\$	GOLD US\$1,762.90 -\$8.30
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Spaghetti squash and insurance

Have you ever eaten spaghetti squash? My one daughter loves it. So naturally, when she came to the grocery store with me last week, she pointed them out and asked if we could get one. She was keen enough to see the price and thought it was a good deal. I pointed out the price difference of organic vs. regular spaghetti squash, chose one and we were on our way. After we went through the till, I scanned the receipt as I always do, being analytical, and commented how the spaghetti squash was \$12.76. She twisted her head and looked up at me confused, saying, "but it was only supposed to be about \$3." Just then I realized that earlier she was only looking at the price per pound to make her decision. In innocence, she had not factored in the weight of the spaghetti squash into her calculation. Funny enough, this got me thinking about life insurance and how the price can differ over time. Often, people are making decisions without full knowledge that

you gain at the till. Frankly, that can hurt the ego and wallet a lot. A few years ago, my firm had done insurance audits for a dentist and her family. They had 11 different policies purchased over time, mostly through a family member. Our audit process checks approximately 40 different items for each policy and at the time we pointed out various areas of consideration. One of those was about looming price changes to a few policies. The client acknowledged this at the time but had other distractions in life, so did not take any action. During our regular reviews, we would bring it up, but they deferred addressing it due to competing demands. Guess what? A couple of months ago, the price changed on two policies, and they noticed the impact big time. Now they were interested in learning more about how to calculate the insurance cost. Shall we say that they had gotten to the till?

The comparison of shopping for spaghetti squash is not all that different from insurance. The labelled price may be

totally different from the total price. In a grocery store, cost labels can be per item, per pound or per kilogram, etc. You need to do some math in the process. Once you add deals and discounts into the equation, like buy one, get one free or Air Miles, you need a little more math. When was the last time you pulled out your insurance policy and reviewed it? Now, my client is sitting at the insurance till, shuffling things around to see if she can keep everything on the list. Have you ever been there before? She is debating about dropping coverage, replacing coverage with a cheaper alternative (but has a health concern since the other coverages were put in place) and of course simply keeping it. I encourage you to price compare your policy and review what you really need or want before you get to the till. There will be less pressure and more money in your pocket if you do. If you need help in the process, ask the people in the insurance store to help you find what you need. Depending on what you're looking for you can ask the person stocking the shelves for help. But if you're still not satisfied, ask to speak to



Steve Meldrum
Insurance Understood

the manager. The insurance world is no different, with insurance advisors and insurance specialists.

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

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MEDICINE HAT NEWS
Canada

BC Liquor Stores start rationing alcohol sales due to BCGEU strike

The Canadian Press

VANCOUVER
British Columbia's Finance Ministry has announced that government-run liquor stores are implementing limits on alcohol sales in response to job action affecting several distribution outlets, effective immediately.

It said in a statement Friday that no more than three of any individual item may be purchased per customer, per day, at BC Liquor Stores, although beer purchases are exempt.

The 33,000 members of the B.C. General Employees Union on Monday launched limited job action, including pickets around the liquor distribution outlets, to back contract demands that include wage protection against inflation.

The ministry said the sales limits were designed "to ensure equal access to product for all customers during the BCGEU job action," and will remain in place until further notice.

Four-packs, six-packs or other similar formats would count as one product, the ministry said.

PUBLIC NOTICES

Medicine Hat

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 AUGUST 11 TO AUGUST 17, 2022 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

184 SIERRA ROAD SW (Lot 73, Block 23, Plan 1511751) PLDP20220727. Single Detached House (Covered Deck With Site Coverage Variance).

408 HILTON CRESCENT NE (Lot 44, Block 3, Plan 7410135) PLDP20220729. Single Detached House (Covered Deck).

76 ROSSDALE DRIVE SE (Lot 90, Block 3, Plan 7611036) PLDP20220735. Garage (Shed).

COMMERCIAL

530 4 STREET SE (Lots 22-27, Block 22, Plan 36556) PLDP20220709. Change of Use (Hotel).

80 2410 DIVISION AVENUE NW (Lot 1, Block 21, Plan 0110766) PLDP20220724. One Fascia Sign.

HOME OCCUPATION

314 3 STREET NW (Lot 42, Block 14, Plan 0010070) PLDP20220525. Office Use Only. Dance Studio.

26 612 20 STREET NE (Lot 19, Block 1, Plan 7410918) PLDP20220594. Office Use Only. Service (Furnace Cleaner)

198 MCCUTCHEON DRIVE NW (Lot 5, Block 8, Plan 7989HD) PLDP20220748. Office Use Only. 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 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).

GAS DISTRIBUTION 2022 REPLACEMENT PROJECT

Construction in the Norwood area is planned to start August 22, the City's Gas Distribution Department will begin the gas main and service replacement to upgrade infrastructure in the Norwood neighbourhood. The project will require excavation in both streets and lanes. The City's workers and construction crews will be working in the area for 6-8 weeks.

The Gas Replacement Project will consist of a number of steps:

- Excavation and replacement of underground gas piping in yards, lanes and streets.
- Repair of all streets, lanes, concrete, and asphalt areas disturbed by the installation of the new gas service and distribution mains.

For more information on detours and road closures resulting from this project, refer to the City's website at medicinehat.ca under: > Business and Development > Maps and GIS.

For inquiries about the project, you can contact The Gas Utility at 403-529-8190.

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.

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