

Market Watch

S&P/TSX 20,612.12 +14.37	S&P 500 4,090.46 +8.96	DOW 33,869.27 +169.39	NASDAQ 11,718.12 -71.46	DOLLAR 74.84¢US +0.36¢	OIL per barrel US\$79.72 +\$1.66	Nat. Gas/mmBTU US\$2.51 +\$0.08	GOLD US\$1,874.50 -\$4.00
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Choosing a financial planner

In Canada, anyone can call themselves a ‘financial planner’, ‘financial adviser’, ‘financial consultant’ or investment adviser,’ to name just a few. This is because financial planning is not regulated in most Canadian provinces and territories.

When you go to see your doctor, dentist, accountant or lawyer, you can be confident they have spent years completing the educational and practical requirements to do their job competently. But when meeting a new financial planner, it’s possible they may not have the education, knowledge or experience required to help you reach your financial goals, so asking some key questions is very important;

What are their credentials?

Look for someone with a CFP (certified financial planner) designation. CFP professionals adhere to



Matt Solberg
Your Money

strict regulations and ethical standards and unlike some other accreditations; CFP holders must have a minimum level of work experience and take part in continued education and testing to maintain their designation.

How long have they been a financial planner for?

Experience is a virtue. To keep your money safe, it is important to choose an adviser with experience. Everyone has to start somewhere, but if an adviser has under two years experience, ask them if someone else will be reviewing their advice.

How do their fees work and how are they compensated?

Advice comes at a cost, and it is important to understand that cost, whether it is commission, hourly, a flat fee or a combination. But it is also

important to understand that the lowest cost is not always the best choice. Sometimes quality of advice which will actually increase your wealth in the long run can come at a premium.

What services do they provide and how closely do they work with their clients?

It is not just about investment advice; a good financial planner should put together a comprehensive financial plan and motivate you to keep you on track. Think of your relationship with your financial planner as a partnership, with both of you working to achieve your financial goals. Ask questions when you don’t understand something and be honest with yourself and your planner about your financial situation.

For more information please contact me @ 403-504-2780 or email me at matt.solberg@td.com.

Matt Solberg, CFP, CIM, is a senior investment adviser with TD Wealth Private Investment Advice

Tight labour market persists as Canadian economy adds 150,000 jobs in January

OTTAWA

Employment growth in Canada blew past economists’ predictions in January, even as forecasters had expected higher interest rates to weigh on the labour market.

The economy added a whopping 153,000 jobs last month, Statistics Canada said in its latest labour force survey released Friday.

The country’s unemployment held steady at five per cent, hovering just above the record low of 4.9 per cent reached in the summer.

The Canadian economy has been on an upward trend with employment since September, adding a total of 326,000 jobs.

That’s despite forecasters anticipating the higher cost of borrowing will slow the economy down significantly this year and weigh on employment.

In January, Statistics Canada said gains were made across sectors in the economy. Wholesale and retail trade experienced the largest gains to employment, adding 59,000 jobs, followed by 40,000 jobs added in health care and social assistance.


Most jobs added to the economy were full-time, while people aged 25 to 54 drove the gains.

With the labour market running hot, wages have also been rising, though at a slower pace than inflation. In January, wages were up 4.5 per cent on a year-over-year basis, growing at a slightly slower pace than in December.

The slower wage growth partly reflects relatively high average wages in January 2022 as COVID-19 restrictions caused job losses in lower-paying sectors.

Revisions to labour force survey data suggest wage growth peaked at 5.8 per cent in November.

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 FEBRUARY 2 TO FEBRUARY 8, 2023 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

215 HAMPTONS CRESCENT SE (Lot 32, Block 9, Plan 1712252)
PLDP20230075. Garage (Shed).



COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

3378 15 AVENUE SW (Lot 6, Block 3, Plan 8111345)
PLDP20220950. Accessory Use (Site Landscaping/Paving).

3 1364 SOUTHVIEW DRIVE SE (Block 1, Plan 9410206)
PLDP20230069. Change Of Use (Health Care Offices).

202 1201 KINGSWAY AVENUE SE (Lots 8-10, Block 16, Plan 483M)
PLDP20230081. Change Of Use (Retail And Consumer Services).

HOME BUSINESS

411 9 STREET SE (Lots 3 & 4, Block 15, Plan 1132M)
PLDP20220612. Home Business Minor. General Contractor/Project Manager.

454 12 STREET SE (Lot 48, Block 31, Plan 1595M)
PLDP20220775. Home Business Minor. Service (Web And SEO Maintenance).

25 EAST GLEN DRIVE SE (Lot 11, Block 10, Plan 7910917)
PLDP20230002. Home Business Minor. Landscaping.

104 12 STREET NW (Lot 14, Block 5, Plan 703HE)
PLDP20230027. Home Business Minor. Plumbing/Gasfitting/Heating.

502 14 STREET NE (Lot 8, Block 6, Plan 1433HS)
PLDP20230029. Home Business Minor. Service (E-Motor Repair).

8 SUNRISE COURT SW (Lot 19, Block 11, Plan 0111061)
PLDP20230032. Home Business Minor. Painter and Sandblasting.

13 ELLIOTT STREET SE (Lot 3, Block 8, Plan 7910917)
PLDP20230052. Home Business Minor. Administrative Consultant.

11 SUNDANCE MEWS SW (Lot 50, Block 30, Plan 0412811)
PLDP20230053. Home Business Minor. Service (Crafter).

251 HAMPTONS WAY SE (Lot 41, Block 1, Plan 0710821)
PLDP20230061. Home Business Minor. Electrician.

NOTICE OF FIRST READING DEBENTURE BORROWING BYLAW 4738

TAKE NOTICE that the municipal council of the City of Medicine Hat gave first reading on Monday, February 6, 2023 to Borrowing Bylaw 4738. In order to complete the projects (the “Capital Projects”), the City has elected to borrow monies from the Province of Alberta or another authorized financial institution by the issuance of debenture(s), pursuant to Section 258 of the *Municipal Government Act* RSA 2000 Chapter M-26.

Bylaw	Purpose of Borrowing	Estimated Total Cost	Amount to be Borrowed
4738	To authorize the financing, undertaking and completion of Capital Projects	\$98,722,000	\$96,922,000

The Municipality shall repay the indebtedness of the above bylaw according to the repayment structure in effect, namely monthly, semi-annual, quarterly, or annual equal payments of combined principal and interest installments not to exceed **Twenty-Five (25)** years calculated at a rate not exceeding the interest rate fixed by the Province of Alberta or another authorized financial institution on the date of the borrowing and not to exceed ten percent (10%).

AND FURTHER TAKE NOTICE that, unless a sufficient petition demanding a poll of the electors is received within 15 days following the date of the last publication of this Notice, the Council may pass the said borrowing bylaw as described in the Municipal Government Act, Sections 219 to 226.

AND FURTHER TAKE NOTICE that a copy of the aforesaid proposed Bylaw may be accessed via the “Proposed Bylaws” section on the City’s website at www.medicinehat.ca or inspected during office hours (8:30 am to 4:30 pm) at the City Clerk Department, Third Floor, City Hall, Medicine Hat, Alberta.

DATED at the City of Medicine Hat, in the Province of Alberta, this 11th day of February, 2023.

Arlene Karbashewski, City Clerk
Phone: 403.529.8234
Fax: 403.529.8324
E-mail: clerk@medicinehat.ca

PROTECT WATER LINES FROM FREEZING

The following actions should be considered to protect your water lines during the cold weather months:

- 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 an unheated indoor water meter with an insulated box and water pipes should be wrapped in insulation using heat tape.
- Outside water faucets and underground sprinkler systems should have the water supply shut off inside the house at the isolation valve for the faucet/hose bib.
- Sprinkler lines and faucets should be drained/blown out.
- A thin stream of cold-water (as thick as a pen) running continuously from at least one faucet 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/frozenwaterlines or contact City Assets Environmental Utilities at 403-529-8176.

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).


www.medicinehat.ca

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2023 TOUR LINE-UP

MOOSE JAW 3 NIGHTS
APRIL 3 - 6 • TEMPLE GARDENS
PP/DBL \$469 + GST

MISSOURI STAR QUILT CO
APRIL 29 - MAY 7
PP/DBL \$1999

DEADWOOD SOUTH DAKOTA FOR FATHER'S DAY
JUNE 16 - 24
PP/DBL \$1999

BLUE JAYS VS MARINERS IN SEATTLE
JULY 19 - 25
PP/DBL \$2289

EAST COAST ADVENTURES
SEPT 9 - OCT 2
PP/DBL \$ 5999 + GST

HILLBILLY HIGHWAY TO NASHVILLE
OCT 11 - 31
PRICE TBA

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FOLLOW US ON FB CONTACT FOR TOUR OUTLINE
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