

Market Watch

S&P/TSX 20,503.21 +161.77	S&P 500 3,972.61 +1.9%	DOW 33,375.49 330.93	NASDAQ 11,140.43 +288.17	DOLLAR 74.51¢US +0.28¢	OIL per barrel US\$81.64 +\$1.03	Nat. Gas/mmBTU US\$3.17 -10.0¢	GOLD US\$1,928.20 +\$4.30
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New Year's financial resolutions you can keep

A new year usually brings New Year's resolutions and most of us keep them only in the short term. When it comes to personal finances the same thing usually occurs. Most resolutions are hard to keep because they are unrealistic or hard to do. So how do you ensure that you keep them? Make them simple.

1. Pay Yourself First
With today's tech it's really easy to set up automatic payments from your bank account to your investment accounts. We all have bills to pay but the first person you should pay before everyone else is you! Even if it's \$10 bucks a pay check, the priority of paying yourself first can really add up.

2. Pay Bills on Time
Paying bills on time is a key element that contributes to your credit score and being more attractive to a lender when you need to borrow funds. It's not just about paying your credit card bill but also your utility, phone and internet bill.

3. Create a Budget
When cash flow gets tight as costs go up it's helpful to create a budget to really know where your spending is going. By setting up a budget you see what costs are necessary and where you are spending dollars you may not need to spend anymore.

4. Try Not to Carry a Credit Card Balance



Craig Elder
Financial Focus

This may seem like a hard one. It is quite common for individuals to carry credit card debt. But as credit card debt is unsecured debt, so is an unsecured line of credit. The difference in carrying

debt on a credit card versus a line of credit is primarily the rate of interest you will pay. If you can qualify for a credit card you can usually qualify for an unsecured line of credit. Again, your credit rating has an impact on being able to qualify.

5. Protect Your Financial Information
In today's online world most of us are using online banking. Many financial institutions now have two factor verification systems to protect access to your information from unauthorized attempts to access. The unfortunate things is many still aren't using these security protocols to add another layer of protection. If you haven't set up two factor verification start today.

Resolutions can be hard to keep. But if you feel you need to get a better grip on your financial well-being this year. These tips are a good place to start.

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BoC expected to deliver eighth consecutive rate hike, but it's probably the last one

The Canadian Press

Economists don't believe the Bank of Canada is ready to hit the brakes on its interest rate-hiking cycle just yet, even as signs grow that inflation is easing and the economy is softening. Canada's central bank is expected to announce its eighth consecutive rate increase on Wednesday, with most commercial banks forecasting a raise of

a quarter-percentage point. That would bring the central bank's key interest rate to 4.5 per cent, the highest it's been since 2007. Although headline inflation slowed noticeably last month, Royce Mendes, Desjardins managing director and head of macro strategy, said the labour market is still hot and underlying inflation pressures are still "sticky." "I think (the bank will) use all

of that to justify the further rate increase," Mendes said. Last month, the unemployment rate fell to five per cent, slightly above the all-time low of 4.9 per cent. After raising rates again in December, the Bank of Canada signalled it was open to pressing pause on its aggressive rate-hiking cycle, depending on upcoming economic data releases. The Bank of Canada is likely

encouraged that headline inflation is slowing. After peaking at 8.1 per cent in the summer, the annual inflation rate has cooled to 6.3 per cent in December. However, Mendes noted that core measures of inflation, excluding more volatile items such as food and gas, edged down only by a bit last month. For months, market-watchers have been trying to guess when the central bank would be

ready to stop raising rates, with some expressing optimism that December's rate hike would be the last. However, this time, most forecasters seem to agree on a January hike, saying an increase next week would be the last increase of the cycle. Mendes said although he also expects this to be the last raise for now, Canadians shouldn't be too confident that interest rates won't rise further.

PUBLIC NOTICES



**DEVELOPMENT PERMITS APPROVED
JANUARY 12 TO JANUARY 18, 2023
PLANNING & DEVELOPMENT SERVICES**

RESIDENTIAL

57 SUNWOOD CRESCENT SE (Lot 74, Block 23, Plan 1511751) PLDP20230005. Single Detached House With Site Coverage And Front Setback Variance (Driveway Depth).



COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

6 3307 DUNMORE ROAD SE (Block 1, Plan 9612590) PLDP20220962. Change Of Use (Health Care Offices).

A 841 14 STREET SW (Lots 8 & 9-11, Block 2, Plan 3420AH) PLDP20230024. Change Of Use (Retail And Consumer Services).

2 765 2 STREET SE (Lots 27-31, Block 13, Plan 1491) PLDP20230031. Change Of Use (Retail And Consumer Services).

HOME BUSINESS

934 QUEEN STREET SE (Lot 21, Block J, Plan 59388) PLDP20220962. Home Business Minor. Communications (Media).

223 STERLING CRESCENT SE (Lot 16, Block 1, Plan 1412603) PLDP20220991. Home Business Minor. Designated Driving.

42 BUTTERCUP COURT SE (Lot 13, Block 1, Plan 7711650) PLDP20221071. Home Business Minor. Bookkeeping.

320 12 STREET SE (Lots 36 & 37, Block 23, Plan 1132M) PLDP20230006. Home Business Minor. Interior Decorating/Consulting.

22 CHINOOK COURT SW (Lot 6, Block 40, Plan 6280JK) PLDP20230019. Home Business Minor. Electrician.

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).

REAL CHRISTMAS TREE RECYCLING

Recycle your real Christmas Tree anytime between December 27, 2022 – January 31, 2023 by dropping it off at one of the following convenient drop off locations:

- 20 Northlands Way NE – Northlands Co-op Recycling Depot
- 240 Kipling Street SE – Kipling Street Recycling Depot
- 3292 Dunmore Rd SE – Southwest corner of the Medicine Hat Mall parking lot

Prior to drop off, please remove all plastic bags, stands, tinsel and decorations.

Please note that artificial trees cannot be recycled in this program nor in the blue recycling cart program. Artificial trees that can no longer be used or donated should be discarded in the garbage. Refer to www.medicinehat.ca/recycle for more information.

Alternatively, you can take your real Christmas Tree to the Compost Facility, or your artificial tree to the Landfill; both located within the Waste Management Facility.

The Waste Management Facility hours of operation are as follows:

- Monday through Saturday o 8:00 a.m. to 5:00 p.m.
- Closed on Sundays and all Statutory Holidays

Download the Recycle Coach App, refer to www.medicinehat.ca/landfill, or contact City Assets Environmental Utilities at 403-529-8176 for more information

www.medicinehat.ca

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

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.

POSITIONS AVAILABLE

You can make a difference in our City. . .

The City of Medicine Hat invites you to apply to serve on the following boards:

Assessment Review Boards – 1 position (3-year term). The Composite Assessment Review Board hears and decides on appeals against the assessments of any land, improvements, business or local improvements of a commercial or multi-dwelling unit in the City of Medicine Hat. The Local Assessment Review Board hears and decides on appeals against the assessments of any residential land, improvements or local improvements in the City of Medicine Hat.

For more information, please contact the City Clerk Department – 403.529.8382.

Municipal Planning Commission – 1 position (3-year term). The Municipal Planning Commission acts as the principal advisory body to Council in matters relating to land use planning and to exercise development and subdivision powers and duties on behalf of the City.

For more information, please contact the City Clerk Department – 403.529.8220.

Combative Sports Commission – 1 position (3-year term). The Commissions mandate is to act in a regulatory capacity for the Committee and Council with respect to control and regulation of combative sports in the City of Medicine Hat.

For more information, please contact Scott Richter, Manager of Parks – 403.502.8065.

More information and the required application form is available online at www.medicinehat.ca at 'I want to...apply' or from the City Clerk Department, City Hall, 580 First Street SE, Medicine Hat.

Please submit your application to the City Clerk Department by 4:30 pm, Tuesday, February 7, 2023.

NEW YEAR Winter Protection Package \$259⁹⁵

Complete Detail Package: includes fabric protection and paint sealant.

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Mon-Fri: 10am - 3pm
Saturday: 10am - 1pm
Sunday: CLOSED

#107 - 1991 Strachan Road S.E.
(Southlands Crossing across from Wal-Mart beside Bulk-Barn)
403-526-3944 • www.wrightsjewelers.com

The Historical Society of Medicine Hat & District

The first program for 2023 will be a tribute to a long serving member of our Society who passed recently **MR. ALLAN JENSEN**

For this evening, members are invited to bring along any treasures they would like to share with others; especially those that others may not readily recognize.

SHOW AND TELL FOR 2023
Thursday, January 26, 7:00pm
Esplanade Studio Theatre

For information on this event please contact Judy Morris at 403-952-7796

Corben Tours
GROUP TOUR SPECIALISTS

California Redwoods – Oregon Coast
May 07-18, 2023

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