

Market Watch

S&P/TSX 19,774.92 -311.80	S&P 500 3,861.59 -56.73	DOW 31,909.64 -345.22	NASDAQ 11,138.89 -199.47	DOLLAR 72.43¢US -0.09¢	OIL per barrel US\$76.68 +\$0.96	Nat. Gas/mmBTU US\$2.43 -\$0.11	GOLD US\$1,867.20 +\$32.60
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What is your risk tolerance?

The concept of risk is unique to each person: it depends on your stage in life, your background, your aspirations, lifestyle and spending habits. Your risk profile may change over time as you move through different life stages and as your goals, circumstances and needs evolve. Keep in mind risk can mean something different for each individual, but here are some concepts to help you understand how to measure your own risk tolerance and capacity:

Time horizon

Young people with a longer time horizon are generally more willing to take on risks, as they'll have more time to make up for any potential downturns.

Those who have left the workforce or are on the verge of doing so are generally less willing to take significant risks, since the retirement savings they have accumulated to date will be needed to sustain them for the rest of their life. They're likely to be more focused on preserving their capital.

Net worth

Your net worth is your assets minus your liabilities. You may feel more inclined to take greater risks if you have a stable income, little or no debt and if you have funds set aside that aren't needed for paying bills. If you're not struggling to cover all your monthly expenses, then you might not be as

concerned about potentially losing money on an investment because you're not relying on those funds.

Investment knowledge

Those who have deeper understanding of financial markets may have a better idea of the benefits and drawbacks of different asset classes or specific investments and can then take calculated and carefully considered risks, with an adviser's help. Those who don't have as strong a grasp of investment concepts may be even more dependent on an advisor's guidance and remaining in a balanced portfolio of stocks and bonds.



Matt Solberg
Your Money

The bottom line

Your attitude toward risk is ultimately determined by your individual personality. Do you make emotional decisions? Do you become distressed when markets fall? Are you more of a

wait-and-see person? Do you check the value of your portfolio frequently or do you wait until quarter-end? While working with an adviser can help you avoid knee-jerk reactions to market volatility, your ability to stomach those losses is related to your personality more than anything else. As always, talk honestly with your adviser about your risk tolerance. They can help you design a strategy and asset mix that's right for you.

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

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 MARCH 2 TO MARCH 8, 2023 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

201 1 STREET NW	(Lot 12, Block C, Plan 0715828) PLDP20230090. Single Detached House.
60 SIERRA PLACE SW	(Lot 59, Block 29, Plan 0412814) PLDP20230103. Single Detached House (Addition).
5 HAMPTONS GATE SE	(Lot 38, Block 8, Plan 1812178) PLDP20230133. Garage With Site Coverage Variance.



COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

102 1860 STRACHAN ROAD SE	(Lot 1, Block 1, Plan 9710582) PLDP20230045. Two Fascia Signs.
1400 STRACHAN ROAD SE	(Lot 9, Block 1, Plan 0411256) PLDP20230120. Accessory Use (Shipping Containers).
800 GERSHAW DRIVE SW	(Lot 22, Block 11, Plan 4349GS) PLDP20230123. Change Of Use (Retail And Consumer Services).

HOME BUSINESS

1177 QUEEN STREET SE	(Lot 10, Block 10, Plan 481M) PLDP20220842. Home Business Minor. Online Sales (Engraving).
36 ROSSLAND STREET SE	(Lot 66, Block 10, Plan 7810695) PLDP20220919. Home Business Minor. Alternative Healing/Therapy & Aesthetician.
8 ROSS HEIGHTS GREEN SE	(Lot 2, Block 15, Plan 7810535) PLDP20230072. Home Business Minor. Small Engine Repairs.
530 7 STREET SE	(Lots 30 & 31, Block 20, Plan 1595M) PLDP20230074. Home Business Minor. Service (Mountain Bike Training).
357 ROSS GLEN DRIVE SE	(Lot 151, Block 3, Plan 7711727) PLDP20230076. Home Business Major. Delivery Service.
129 4000 13 AVENUE SE	(Lot 1, Block 1, Plan 1711357) PLDR20230077. Home Business Minor. Residential Roofing and Stonework.
51 HAMPTONS CRESCENT SE	(Lot 7, Block 9, Plan 1411961) PLDP20230095. Home Business Minor. Online Sales (Baby Clothing Boutique).
84 BRAY CRESCENT SW	(Lot 23, Block 4, Plan 252HD) PLDP20230112. Home Business Minor. Photography and Equipment.
425 8 STREET NE	(Lot 23, Block 10, Plan 1433HS) PLDP20230113. Home Business Minor. Consultant (Life Insurance Agent).
62 RUNDLE ROAD SE	(Lot 1, Block 38, Plan 8911867) PLDP20230119. Home Business Minor. Plumbing/Gasfitting/Heating.
384 SISSONS CRESCENT SE	(Lot 24, Block 5, Plan 7711294) PLDP20230124. Home Business Minor. Online Sales (Children Clothing and Accessories).

PUBLIC SALE OF LANDS UNDER THE MUNICIPAL GOVERNMENT ACT CITY OF MEDICINE HAT

Notice is hereby given that under the provisions of the Municipal Government Act, the City of Medicine Hat will offer for sale, by public auction, at City Hall, 580 1 Street SE, in Meeting Room M-1, Main Floor, Medicine Hat Alberta, on Friday, March 31, 2023 at 9:00 AM on the following lands:

PLAN	BLOCK	LOT/UNIT	TITLE NO	ADDRESS	Reserve Bid
726M	4	21 & 22	791032956	377 2 Street NW	\$139,900
1171LK	8	26	161143704	2083 28 Street SE	\$360,000
1992B	9	1	021272508	1001 Mill Street SE	\$249,900
7670AN	5	2 & 3	171290815	616 Industrial Avenue SE	\$110,000
8010927	1	20	961209332	315 Fleet Street SW	\$110,000
726M	13	15 & 16	171253096	260 3 Street NW	\$149,900

Each parcel being offered for sale on an "as is, where is" basis and The City of Medicine Hat makes no representation and gives no warranties as to the adequacy of services, soil conditions, land use districting, building and development conditions, absence or presence of environmental contamination, or the develop ability of the subject land for any intended use by the purchaser. If the property is occupied by a tenant in possession, the obligation and expense of obtaining vacant possession shall be the purchasers.

No bid will be accepted where the bidder attempts to attach conditions precedent to the sale of the parcel. Terms: Cash, Certified Cheque or Bank Draft. A 10% non-refundable deposit on the day of the sale and the balance is due within 24 hours of the Public Auction.

Each parcel offered for sale is subject to a reserve bid and to the reservations and conditions contained in the existing certificate of title.

The City of Medicine Hat may, after the public auction, become the owner of any parcel of land not sold at the public auction.

Redemption may be affected by payment of all arrears of taxes and costs at any time prior to the sale. Once the property is declared sold to another individual at public auction, the previous owner has no further right to pay the tax arrears.

Dated at Medicine Hat, Alberta March 11, 2023

Collection Department
City of Medicine Hat

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.

Canadian economy added 22,000 jobs last month, unemployment held steady

NOJOU AL MALLEES
The Canadian Press

OTTAWA

Employment in Canada rose slightly last month after January's jobs report raised eyebrows among economists anticipating a slowdown in the labour market this year.

In its labour force survey Friday, Statistics Canada said the economy added 22,000 jobs in February, with employment up in the private sector.

The federal agency said the country's unemployment rate held steady at five per cent, hovering near record-lows.

The bulk of the job gains were made in health care and social assistance, public administration and utilities. Meanwhile, jobs were lost in business, building and other support services.

In January, the economy added 150,000 jobs, beating out forecasts significantly.

Though conditions in the labour market remain quite good - with unemployment just above the all-time low of 4.9 per cent - Statistics Canada's latest report showed a return to more modest employment growth.

Unemployment is expected to rise in the coming months as high interest rates take the steam out of spending, slowing the economy.

Signs of that slowdown are already apparent. In the fourth quarter, the Canadian economy was treading water, posting zero per cent growth.

With affordability top-of-mind for many Canadians, the latest jobs report shows the gap between wage growth and inflation is narrowing. Average hourly wages were up 5.4 per cent in February compared with a year ago while annual inflation rate was 5.9 per cent in January.

The Bank of Canada, which is working to bring down the country's high inflation rate, has raised concerns that sustained four to five per cent wage growth will make it harder to return to its two per cent inflation target.

But the central bank says it expects the labour market to ease in the coming months, as higher interest rates slow spending by people and businesses.

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