

Market Watch

S&P/TSX 20,175.77 +122.70	S&P 500 4,514.02 +5.78	DOW 4,514.02 +1.81	NASDAQ 14,125.48 +11.81	DOLLAR 72.88¢US +0.15¢	OIL per barrel US\$76.04 +\$2.95	Nat. Gas/mmBTU US\$2.96 -\$0.10	GOLD US\$1,984.70 -\$2.60
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Three things you shouldn't care about as an investor

It's never been easier to pay attention to everything that's going on with the markets, economy, individual companies or your own portfolio. People used to get their paper statements in the mail on a monthly basis to know what was going on with their investments. Now we can watch the changes in market values instantaneously. So it's more important than ever to filter out the stuff you shouldn't care about as an investor. Here are 3 things that fit the bill:

1. The amount of time and effort you put into your investments.

In many areas of life, trying harder leads to better results. That's not the case when it comes to investing. In fact, trying harder and paying more attention to your investments will often lead to worse results. There are no extra points for degree of difficulty when it comes to the markets. Most investors would be better served doing less, not more.

2. Your IQ.

EQ matters more than IQ when investing. Yes, some

level of intelligence is required but as Warren Buffett once said, "Investing is not a game where the guy with the 160 IQ beats the guy with the 130 IQ. Once you have ordinary intelligence, what you need is the temperament to control the urges that get other people into trouble in investing."

There are plenty of intelligent people involved with the markets but not nearly as many who have control over their reactions. Intelligence alone does not guarantee success in the markets.



Matt Solberg
Your Money

3. Timing the market perfectly.

Investors waste far too much time trying to find the perfect entry point for their

investments. That perfect entry point is only known with the benefit of hindsight. You're far better off putting your money to work when you have some money to put to work and letting compound interest make up for any ill-timed purchases.

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

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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 NOVEMBER 9 TO NOVEMBER 15, 2023 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

65 HAMPTONS GATE SE	(Lot 53, Block 8, Plan 1812178) PLDP20230731. Single Detached House With Rear Setback Variance.
5288 SOUTHLANDS DRIVE SE	(Lot 76, Block 4, Plan 1411496) PLDP20230809. Single Detached House.
3621 10 AVENUE SW	(Lot 6, Block 3, Plan 2011418) PLDP20230814. Single Detached House With Site Coverage Variance.
837 4 AVENUE SE	(Lots 29 & 30, Block 14, Plan 1132M) PLDP20230817. Addition.
5288 SOUTHLANDS DRIVE SE	(Lot 76, Block 4, Plan 1411496) PLDP20230825. Detached Garage (Variance For Site Coverage).

COMMERCIAL/INDUSTRIAL/INSTITUTIONAL

4 3271 DUNMORE ROAD SE	(Block 1, Plan 9710432) PLDP20230805. Change Of Use (Health Care Offices).
1971 STRACHAN ROAD SE	(Lot 10, Block 2, Plan 0810499). PLDP20230811. One Fascia Sign.
1971 STRACHAN ROAD SE	(Lot 10, Block 2, Plan 0810499). PLDP20230813. Addition.
1 45 8 STREET NW	(Lot 16, Block 13, Plan 703HE) PLDP20230823. Change Of Use (Retail and Consumer Services).

HOME BUSINESS

802 - 401 SOUTHLANDS BLVD SE	(Block 21, Plan 2111548) PLDP20220978. Home Business Minor. Advertising.
524 VISTA DRIVE SE	(Lot 106, Block 2, Plan 0312244) PLDP20230769. Home Business Minor. Online Sales (Potted Plants).

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).

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 Environmental Utilities at 403-529-8176.

www.medicinehat.ca

EV battery subsidy deals to cost \$5.8B more than government projections

The Canadian Press

A report from the Parliamentary Budget Officer says the total cost of provincial and federal support for electric vehicle battery manufacturing in Canada will be \$5.8 billion more than government projections.

The report analyzes the costs to governments of recent

deals struck with Northvolt, Volkswagen and Stellantis-LGES to locate EV battery manufacturing facilities in Canada.

It pegs the total cost of government support at \$43.6 billion between 2022 and 2033, which is \$5.8 billion higher than the \$37.7 billion in costs announced by Ottawa and the provinces.

The report says the extra \$5.8 billion represents foregone corporate income tax revenues for the federal, Ontario and Quebec governments.

Of the total \$43.6 billion in costs, 62 per cent will be borne by the federal government and 38 per cent will fall on the governments of Ontario and Quebec.

BLACK FRIDAY SALES

NOVEMBER 24TH-26TH

SOME ITEMS UP TO

50% OFF

MARKED ITEMS IN-STORE WHILE SUPPLIES LAST



DECOR APPLIANCES HARDWARE & MORE!

760, 3rd Street SE (Maple Ave) • MapleAveAceHardware.ca






Wendy Lehr, B.Mgt
Senior Wealth Associate

Eric Van Enk, CFA
Wealth Advisor & Associate
Portfolio Manager

Blaine Kunz, B.Mgt, CIM®
Senior Wealth Advisor
Portfolio Manager

Dawn Lebsack,
Senior Wealth Associate

Tired of dealing with a salesperson who isn't managing your money?

- **Customized Portfolio Management:** Work seamlessly with your lawyer & accountant to construct customized, tax efficient portfolios.
- **Transparent Fee Structure:** One clear, simple fee. No surprises.
- **Expert Advice, No Sales Talk:** Trust our financial experts for advice that makes a difference.
- **Financial Planning:** Comprehensive solutions including insurance & complementary banking.

Contact us

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