

PUBLIC NOTICES



8AM - 4PM SPECIAL SERVICES

Electric Outages.....403.529.8260 Water & Sewer Emergency403.502.8042
 Gas Emergency403.529.8191 After Hours Special Services.....403.526.2828

DEVELOPMENT PERMITS APPROVED NOVEMBER 4 TO NOVEMBER 10, 2021 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

- 534B PRINCESS AVENUE SE** (Lot 27, Block 70, Plan 58552) PLDP20211136. Duplex Including Site Area and Dwelling Orientation Variances.
- 161 PRIMROSE DRIVE SE** (Lot 11, Block 1, Plan 7711358) PLDP20211156. Single Detached House (Established Neighborhood Driveway).
- 401, 1535 SOUTHVIEW DRIVE SE** (Block 98, Plan 9710858) PLDP20211171. Apartment (Enclosed Deck).
- 202 4 STREET SW** (Lots 21&22, Block 11, Plan 833M) PLDP20211172. Garage (Shed).
- 1116 PARKER AVENUE NW** (Lot 23, Block 4, Plan 7989HD) PLDP20211174. Garage.
- 2731 MCCAIG CRESCENT SE** (Lot 10, Block 7, Plan 1171LK) PLDP20211181. Single Detached House (Covered Deck).
- 54 TERRACE VIEW NE** (Lot 14, Block 7, Plan 0513294) PLDP20211194. Garage.



COMMERCIAL

- 1953 12 AVENUE NW** (Lot 6, Block C, Plan 7410784) PLDP20211097. Industrial Support Service (Two Seacans).
- D, 3215 DUNMORE ROAD SE** (Lot 7, Block 2, Plan 8910652) PLDP20211113. Eight Fascia Signs and One Specialized Sign.
- 112, 114, 578 SOUTH RAILWAY STREET SE** (Lot 9, Block M, Plan 9311649) PLDP20211147. Change of Use to Discretionary Use Education Institution.
- 105, 1751 STRACHAN ROAD SE** (Block 1, Plan 1712050) PLDP20211192. Two Fascia Signs.

HOME OCCUPATION

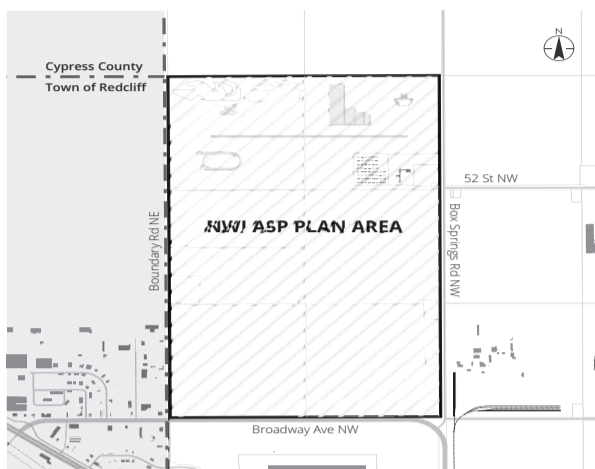
- 161 2 STREET NE** (Lots 33-35, Block 5, Plan 3204M) PLDP20211046. Office Use Only. Bricklaying And Masonry.
- 6 REDWOOD BAY SE** (Lot 26, Block 39, Plan 8811296) PLDP20211150. Office Use Only. Communications.
- 133 SUNWOOD CRESCENT SW** (Lot 27, Block 23, Plan 050654) PLDP20211154. Office Use Only. Photography and Equipment.
- 402 165 SOUTH RIDGE DRIVE SE** (Block 54, Plan 9512391) PLDP20211158. Office Use Only. Mobile Hair Dresser.

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).

NORTHWEST INDUSTRIAL AREA STRUCTURE PLAN (ASP)

www.shapeyourcity.medicinehat.ca/northwest-industrial-plan



The City of Medicine Hat (through Invest Medicine Hat) and their consultant team is currently preparing the Northwest Industrial Area Structure Plan (ASP) - a new industrial plan for northwest Medicine Hat.

This plan provides the long-term vision and development framework for ±958.7 acres (~6 quarter sections) of land located in northwest Medicine Hat, east of the Town of Redcliff boundary and north of Broadway Ave NW.

These lands are envisioned to accommodate a variety of industrial developments, integrating new rail service to the area for facilitating future industrial growth, and bringing forward new employment and economic development opportunities for The City.

For more information about the project, to provide your feedback on the proposed plan, or submit any questions to the project team, please visit:

www.shapeyourcity.medicinehat.ca/northwest-industrial-plan

The opportunity to ask questions or provide feedback to the project team is open until **Nov 24, 2021**.

PROTECT WATER LINES FROM FREEZING

The following actions should be considered to protect your water lines:

- 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 unheated indoor water meter with an insulated box and water pipes should be wrapped in insulation using heat tape.
- Outside water taps and underground sprinkler systems should have the water supply shut off inside the house at the isolation valve for the tap.
- Sprinkler lines and taps should be drained/blown out.
- A thin stream of water (as thick as a pen) running continuously from at least one tap 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 or contact City Assets Environmental Utilities at 403.529.8176.

Divorce tips and traps

Have you ever planned a trip that had to be cancelled last minute? Its annoying but sometimes a reality.

This past summer I planned a few hiking trips with my family. I had invested a lot of time and resources towards the trips, but the weather changed, so we had to cancel the trips. One of the things we had to deal with was all the food we had purchased. This got me thinking of couples that purchase life insurance but have a change in life plans, such as separation or divorce, and so need to deal with the insurance policies in place.

When a couple files for a separation or divorce, life insurance policies can be a difficult thing to address and sort out. I often hear how people have talked about it with their lawyer but only at a surface level, since the focus is other property division like the home, investments and pensions. Let me explain some of the ways life insurance policy has value for both parties. First, the policy itself may have cash value, which is considered an asset, just like any other investment. A quick tip here is that if you redeem it there may or may not be tax consequences, which I would love to get into but is outside the scope of this article.

Secondly, the insurance may be required to provide security of support obligations. Ask yourself, what happens to your support if this person dies? Not a good picture, is it? Increasingly, but still to a small degree, I am seeing insurance required as protection for the support. Note, that you need to be specific if the life insurance is meant to secure the support obligations and is not just seen as a separate obligation and form of compensation. The courts' default is to consider it as a separate obligation unless you have specific language. If you do have it connected to support, you may want to include language into the agreement that allows you to reduce it over time as your timeline for support decreases.

Thirdly, you need to really consider the structure of the policy. Who is the owner, payor and the beneficiary? Yes, you can have the owner and payor be separate people. This can provide assurance that the policy stays in force. You can also establish an irrevocable beneficiary, which prevents any changes to the policy unless the beneficiary signs off.

From experience, I can tell you it can get nasty when everything else is dealt with except the insurance. I have seen policies cancelled because one person will not sign off on an ownership change. Sometimes, the insurability of the insured person has changed so there is real value to keeping the existing policy. I have seen policies held hostage in negotiations that should have been had prior to a formal divorce agreement. Please don't remain silent in this area, otherwise you are lighting a fuse to a future issue.

Insurance companies can only operate on agreed upon changes, agreements or court orders. Often, the policy can be split just like any other investment. I do not recommend keeping joint ownership of a policy and staying connected, especially when there is cash value involved. If you do stay connected your policy may be subject to creditor issues of the other party or even litigation if another separation or divorce happens. All the above can and should be discussed and coordinated with your insurance and legal professionals.

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.



Steve Meldrum
Insurance Understood

ENHANCE YOUR RESUME, EXPAND YOUR KNOWLEDGE, HELP SHAPE YOUR COMMUNITY

The City of Medicine Hat invites you to apply for decision making and advisory opportunities on our diverse Boards and Commissions.

POSITIONS AVAILABLE

- ✓ Review the opportunities below, and pick up or download a handbook and application form on our city website: www.medicinehat.ca and click on 'I want to apply'. Feel free to contact the key people listed below if you have additional questions.
- ✓ Ensure you are the right fit: you are a resident of Medicine Hat (except the Public Library Board). Police Commission applicants are subject to a records check. All terms are three years except where indicated.
- ✓ Fill out an application form and attach a two page resume if you wish, and submit it by **4:30 pm November 16, 2021**. Drop off: City Clerk Department, Third Floor, City Hall, 580 First Street SE or apply online & email your application to: clerk@medicinehat.ca
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ENTITY	VACANCIES	ACTIVITIES	MEETING DETAILS	CONTACT FOR INFORMATION
COMBATIVE SPORTS COMMISSION	1	Management, regulation & control of combative sports	Call of the chair	Scott Richter (403.502.8065)
COMPOSITE ASSESSMENT REVIEW BOARD	1	Hears commercial & multi dwelling taxation appeals (paid training and time)	Sept/Oct/Nov dates depending on appeals	City Clerk Dept. (403.529.8382)
LOCAL ASSESSMENT REVIEW BOARD	1	Hears residential taxation appeals (paid training and time)	Sept/Oct/Nov dates depending on appeals	City Clerk Dept. (403.529.8382)
MUNICIPAL PLANNING COMMISSION	3	Advise & recommends land use planning matters to Council; exercises sub development & development powers	2nd and 4th Wednesday of each month 2:30 pm ± 2 hours	City Clerk Dept. (403.529.8220)
POLICE COMMISSION	2 (Police check required)	Various powers under the Police Act & Bylaw #1651	4th Thursday of month 4:30 pm & 6:00 pm 2nd Thursday of month 12:00 - 1:00 pm informal session	Sandy Redden (Chair) (403.502.8908)
PUBLIC LIBRARY BOARD	4	Management, regulation & control of Library, plus other Advocacy work, as Board work may require	1st Wednesday of month 7:00 pm ± 2 hours plus minimum of 1 monthly sub-committee meeting ± 2 hours	Ken Feser (403.502.8528)
SUBDIVISION & DEVELOPMENT APPEAL BOARD	1	Hears appeals from development authority and some Bylaw orders (mandated training)	As & when appeals received ± 2 hours	City Clerk Dept. (403.529.8220)
HERITAGE RESOURCES WORKING GROUP	Up to 3	Assists with promoting the conservation, preservation, restoration, retention and awareness of local heritage resources	2nd Tuesday of month 5:00 pm - 7:00 pm	Aaron Nelson (403.502.8785)
WORKING GROUP FOR ACCESSIBILITY & INCLUSION	Up to 6	Advise City Departments on disability issues, advocate for change	1st Wednesday of month 11:15 am - 1:00 pm	Leslie Jerry (403.502.8086)

www.medicinehat.ca

Winter Protection Package
\$249⁹⁵
 Complete Detail Package: includes fabric protection and paint sealant.

Gift Certificates Available for Christmas!

*Extremely soiled Vehicles may be extra.

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www.exotictouchauto.com