Three steps for maximizing investment performance

There is nothing particularly difficult about building an investment portfolio. But making that portfolio pay off in another story. There are some key fundamentals to investment success: partnership, planning, and patience.

Partnership is about getting professional advice. Planning is about establishing the financial goals. Patience is about thinking long-term. Making all three work together successfully is the key to consistent investment success.

A good place to start is partnership—finding the right professional adviser. And that means getting some professional advice. A financial planner, working in partnership with you, can bring great value to the basic construction of your portfolio. That professional partnership can help you figure out the distribution of your assets, ensure that your investments are in line with your personal financial goals and that the investments are a good fit.

Planning is the next key component. Identifying your goals, now and for the future, and looking at your current assets and lifestyle issues. Considering how much money you have to invest and how frequently you are prepared to invest it. The key is in thinking long and hard about your needs before you just jump-in and buy an individual or a group of investments. Whether they are bonds, funds or Guaranteed Investment Certificates.

Once you have successfully established a level of trust and partnership with your financial planner and figured out what your financial plan is, don’t delay. Get started early. There is no better time now than to begin. And finish early. It is never too late to get started even if you have missed out on the bull run in the first place. If you don’t start investing, just set up a schedule with your investment advisor. This method makes it easier to save and invest. Set a dollar amount to invest each time you get a paycheck. You are putting money into your ISP or TFSA, it can’t get any easier than this. Moreover, a financial planner, or a personal financial planner, and planning your portfolio carefully, coupled with patience and trust thinking the basics for many investors, and with good reason. They pay off.

For more information please contact me at 403-504-2748 or email me at msolberg@mail.com

Multiple sclerosis never hits just one person. It affects the entire family. MultipleSclerosisCentre.ca

September 2022 GIS map: the City of Medicine Hat has set its October 2022 monthly energy rate.

The City of Medicine Hat calculates the Monthly Reference Price based on the average of the rates approved by the Alberta Utilities Commission.

GAS, ELECTRIC, WIND ENERGY RATES SET FOR SEPTEMBER

The September electricity rate of $0.15785 per kilowatt hour, down from the previous month of $0.17157 per kilowatt hour, for Residential, Farm, Small and Medium Commercial, Unregulated Services and Retail Lighting, is based on the average of the rates for customers regulated by the Alberta Utilities Commission and approved by the Alberta Utilities Commission for the calendar month as posted to the Alberta Utilities Commission’s internet page under Rate Option Regulation.

DATE | CITY ZONE | NO COLLECTION
Wednesday, September 7 | Zone 1
Thursday, September 8 | Zone 2
Friday, September 9 | Zone 1
Saturday, September 10 | Zone 1

Download the Recycle Coach App, refer to medicinehat.ca/curbside or contact City Assets Environmental Utilities at 403-526-8170 for more information.

CART COLLECTION TIPS
• Cart must be out by 7 a.m. on your collection day.
• Waste carts are collected separately with collection carts that vary throughout the day.
• Make sure cart lids are accessible with 3 ft (91 cm) clearance on all sides.
• Ensure cart lids are closed to avoid servicing or collection problems.
• Contaminated blue recycling carts as well as waste materials in plastic bags will not be collected.
• Use the cart to carry a small amount of blue recycling carts, off pavements, driveways, back lanes etc. and to instil proper privacy with in 24 hours of collection.

WASTE MANAGEMENT FACILITY
Residents are reminded that the City of Medicine Hat Waste Management Facility will be closed Monday, September 5, 2022, re-opening the following business day.

Monday to Sunday 8 a.m. to 5 p.m.
Closed on statutory holidays.
Refuse to www.medhat.ca/curbside, download the Recycle Coach App or contact City Assets Environmental Utilities at 403-526-8170 for more information.

RESIDENTIAL WASTE COLLECTION CHARGE CHANGE

RESIDENTIAL WASTE COLLECTION

Two thousand dollars have been allocated for the digitalization of the pipe network. This is necessary to ensure the efficient operation of the water distribution system and to ensure that the water system meets the needs of the city.

A person claiming to be affected by a decision of the Divisional Court or the Municipal Planning Commission may appeal to the Divisional Court by appealing the decision to Divisional Court. The appeal must be filed within 21 days of the decision.

All development permits listed are subject to conditions. Further information on any Divisional Court or Municipal Planning Commission decisions may be obtained from the Planning & Development Services Department, Second Floor, City Hall during normal business hours (403-526-8270).

www.medicinehat.ca