

Market Watch

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|--|--|------------------------------------|---------------------------------------|-------------------------------------|---|--|
| S&P/TSX 19,270.85 +128.13 | S&P 500 3,924.26 -42.59 | DOW 31,318.44 -337.98 | NASDAQ 11,630.86 -154.27 | DOLLAR 76.21¢US +0.26¢ | OIL per barrel US\$86.87 +\$0.26 | GOLD US\$1,722.60 \$13.30 |
|--|--|------------------------------------|---------------------------------------|-------------------------------------|---|--|

PLANNING, PATIENCE, PARTNERSHIP:

Three steps for maximizing investment performance

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

Partnership is about getting professional advice. Planning is about the establishment of 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 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 partner-



Matt Solberg
Your Money

ship 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 reviewed regularly.

Planning is the next key component. Identifying your goals, now and for your future and taking account of lifestyle issues. Considering how much money you have to invest and how frequently you are prepared to invest it. The key is to think long and hard about your needs before you just jump-in and buy an individual or group of investments, whether they are, bonds, mutual 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 than now to begin.

And that brings us to patience. Rome wasn't built in a day, and no investment is going to pay-off overnight. Steady long-term thinking is the key. So try to invest regularly, set up a schedule with your investment advisor. This method makes it easier to save and gives your money more time to grow and if you are putting your money into an RSP or TFSA, it can grow tax-deferred or tax-free and that compounded growth can be remarkable.

Partnership with a financial planner, and planning your portfolio carefully, coupled with patience and long-term thinking represents the basics to success for many investors, and with good reason. They pay off.

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 | Water & Sewer Emergency.....403.502.8042 |
| Gas Emergency.....403.529.8191 | After Hours Special Services.....403.526.2828 |

DEVELOPMENT PERMITS APPROVED AUGUST 25 TO AUGUST 31, 2022 PLANNING & DEVELOPMENT SERVICES

RESIDENTIAL

| | |
|--|--|
| 202 2 STREET NW | (Lots 1 & 2, Block 8, Plan 726M) PLDP20220553. Duplex. |
| 5336 & 5338 SOUTHLANDS DRIVE SE | (Lot 2, Block 13, Plan 1411496) PLDP20220726. Duplex. |
| 382 & 384 RANCHLANDS BOULEVARD NE | (Lot 13, Block 18, Plan 0910426) PLDP20220751. Duplex. |
| 2307 11 AVENUE NE | (Lot 99, Block 4, Plan 0611593) PLDP20220755. Garage. |
| 229 SPRAGUE WAY SE | (Lot 8, Block 11, Plan 8010981) PLDP20220757. Garage. |
| 65 SUNWOOD CRESCENT SW | (Lot 76, Block 23, Plan 1511751) PLDP20220760. Single Detached House. |
| 20 CHURCH COURT SE | (Lot 34, Block 16, Plan 8610817) PLDP20220761. Garage (Shed) With Eaves Proximity To Property Line Variance. |
| 5502 STRACHAN ROAD SE | (Block A, Plan 5073JK) PLDP20220763. Garage (Barn) With Gross Floor Area Variance. |

HOME BUSINESS

| | |
|-------------------------------|--|
| 406 STRATTON WAY SE | (Lot 6, Block 5, Plan 0013182) PLDP20220397. Office Use Only. Mobile Food Vendor. |
| 80 CUNLIFF CRESCENT SE | (Lot 32, Block 6, Plan 7510170) PLDP20220619. Office Use Only. General Contractor/Project Manager. |
| 1261 QUEEN STREET SE | (Lot 9, 8, Block 17, Plan 481M) PLDP20220624. Office With Storage On Site. Electrician. |
| 57 COOPER ROAD SE | (Lot 11, Block 8, Plan 7910534) PLDP20220631. Office Use Only. Janitorial Service. |
| 1728 17 STREET SE | (Lot 18, Block 4, Plan 7738JK) PLDP20220641. Office Use Only. Janitorial Service. |

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).

RESIDENTIAL WASTE COLLECTION

COLLECTION DAY CHANGES

There will be no residential waste collection on Monday, September 5, 2022, due to the Labour Day Statutory Holiday.

Waste collection zones will advance as follows:

| DATE | CITY ZONE |
|------------------------|---------------|
| Monday, September 5 | NO COLLECTION |
| Tuesday, September 6 | Zone 2 |
| Wednesday, September 7 | Zone 3 |
| Thursday, September 8 | Zone 4 |
| Friday, September 9 | Zone 5 |
| Monday, September 12 | Zone 1 |

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

CART COLLECTION TIPS

- Carts must be out by 7 a.m. on your collection day.
- Waste carts are collected separately with collection times that vary throughout the day.
- Make sure carts are accessible with 3ft (1m) clearance on all sides.
- Ensure cart lids are closed to avoid litter or collection problems.
- Contaminated blue recycling carts as well as yard waste material in plastic bags will not be collected.

Prevent theft or damage to your carts! Remove carts off roadways, sidewalks, back lanes etc. and return to private property within 24 hours of collection.

WASTE MANAGEMENT FACILITY

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

Hours of Operation are as follows:

- Monday through Saturday 8:00 a.m. – 5:00 p.m.
- Closed on Sunday

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

FIRE HYDRANT INSPECTIONS & WATER MAIN FLUSHING

City Assets Environmental Utilities Maintenance Crews perform regular, routine maintenance to uphold the water quality and system infrastructure by annually inspecting fire hydrants and flushing water mains.

During these operations, there may be some discoloration in the water which is not harmful to consume and will dissipate when flushing is complete. Please note that discoloured water should not be used for laundry and that fluctuating water pressure may also be noticed.

Should discoloration persist beyond three hours, turn on a cold-water faucet or an outside sprinkler and let the water run for several minutes until the water runs clear.

For additional information or to confirm whether crews are working in your zone, refer to the Water Flushing information on the City's website at www.medicinehat.ca/water or contact City Assets Environmental Utilities at 403.529.8176.

GAS, ELECTRIC, WIND ENERGY RATES SET FOR SEPTEMBER

Medicine Hat – The City of Medicine Hat has set its September energy commodity rates.

Natural Gas

The September natural gas commodity rate of \$7.2120 per gigajoule (GJ), up from the previous month of \$6.6800 per GJ, for all customers is based on the average of the monthly gas charges set by Alberta gas distribution (pipes) owners.

| September 2022 (per GJ) | Rate per GJ |
|---|----------------|
| Direct Energy Regulated Services (North and South) | \$6.146 |
| APEX Utilities Inc. (Formerly AltaGas Utilities Inc.) | \$8.278 |
| City of Medicine Hat Rate (based on the average) | \$7.212 |

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

Electricity

The September electricity rate of \$0.15785 per kilowatt hour, down from the previous month of \$0.17174 per kilowatt hour, for Residential, Farm, Small and Medium Commercial, Unmetered Services and Rental Lighting, is based on the average of the rates for owners whose regulated rate tariffs are approved by the Alberta Utilities Commission under section 103(2) of the Electric Utilities Act for that calendar month as posted by the Alberta Utilities Commission on its internet page under Regulated Rate Option Regulation.

| September 2022 (per kilowatt hour) | Rate per kWh |
|---|------------------|
| Direct Energy Regulated Services | \$0.15259 |
| ENMAX Energy Corporation | \$0.15699 |
| EPCOR Energy Alberta GP (Edmonton) | \$0.16202 |
| EPCOR Energy Alberta GP (outside Edmonton) | \$0.15981 |
| City of Medicine Hat Rate (based on the average) | \$0.15785 |

The City of Medicine Hat calculates the Monthly Reference Price based on the average of the rates using the four Regulated Rate Option providers approved by the Alberta Utilities Commission under section 103(2) of the Electric Utilities Act.

The September default electricity rate for Large Commercial, Industrial and Street Lighting customers is based on the monthly average Alberta Power Pool price as established and published by the Alberta Electric System Operator (AESO) plus \$0.02 per kilowatt hour. The rate for August was \$0.27775 per kilowatt hour.

Fixed Rate Option

The City of Medicine Hat also offers a fixed electric commodity price for Residential, Farm, Small and Medium Commercial customers. The fixed rate for 2022 is \$0.0800 per kilowatt hour.

The Gas Utility offers a fixed natural gas commodity price for all rate class customers. The fixed rate for 2022 is \$4.35 per GJ.

Going Green Charge

Customers also have a "Going Green" surcharge on their bill. This surcharge is for renewable energy purchased for residential, farm, small and medium commercial customers.

The Going Green surcharge is calculated monthly to recover costs incurred to purchase renewable energy.

The Going Green surcharge for September is \$0.0005 per kilowatt hour.

For further information, please contact: media@medicinehat.ca