



CHATTER

-IN THE WOODS-

Read the online version of the CHATTER @ www.redwoodmeadows.ab.ca
Follow Redwood Meadows on FACEBOOK and TWITTER!

AXIA extended the deadline to January 31 for Redwood Meadows residents to sign up for fiber optic internet. As of press time, the community was just short of the minimum number of households required to make high-speed internet a reality in our community. Check your inbox for an update on the project in the coming days.

On page 3, read about what else has been keeping town council busy. And don't miss your chance to meet with members of Redwood's lease negotiating committee at this month's lease café Thursday, Feb. 22

at 7 pm at Redwood House. All are welcome!

Why not make the most of winter by getting out on the ice rink and the cross country ski trails in Redwood before the ice and snow melt? If you'd like to learn to ski, XC Bragg Creek coaches are offering adult lessons. See page 10.

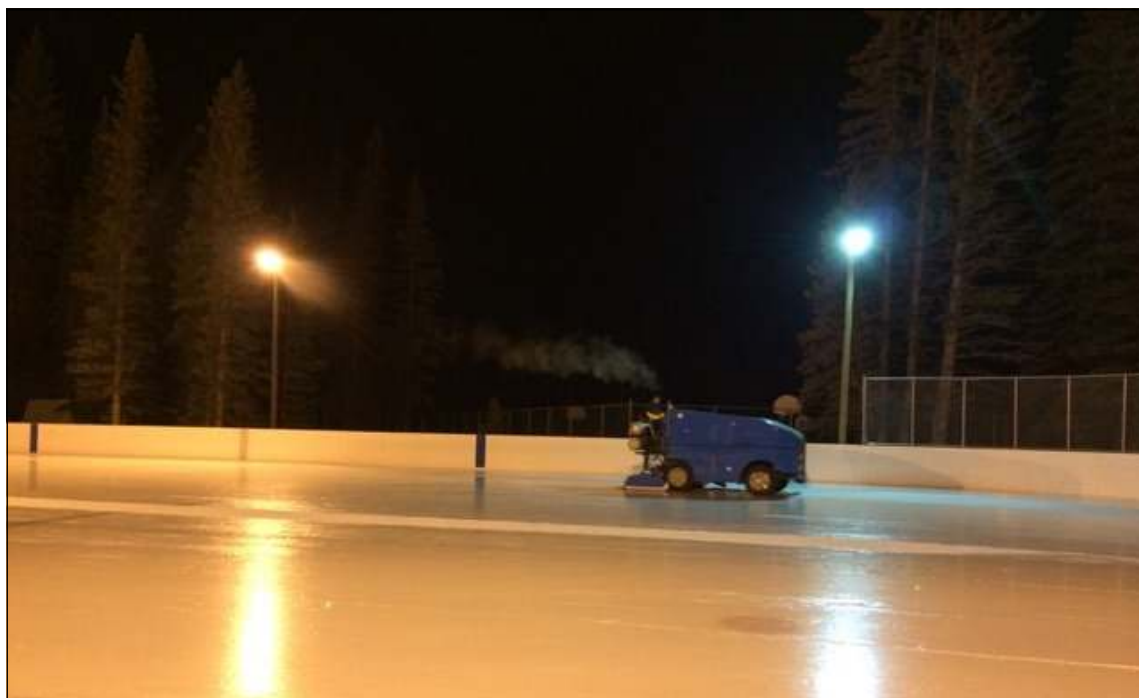
We'd love to hear from you. Send your local stories, photos and letters to the Chatter.

thechatter@redwoodmeadows.ab.ca

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Winter's Still Here—Enjoy Some Time on the Ice



A lone Zamboni operator finds some quiet time to resurface the ice at the rink in Redwood.

Between organized hockey, skating lessons and family skate days, the rink gets a lot of use.

Thanks to all who work to maintain it!

For a full ice rink schedule, see page 9.

Dave Dunay photo

CHATTER IN THE WOODS

is a monthly, volunteer-managed publication of the Redwood Meadows Community Association and is distributed via email to residents of Redwood Meadows and the surrounding area. The Chatter is also available online at www.redwoodmeadows.ab.ca.

Receive a link to the Chatter on the first day of each month by emailing us at: thechatter@redwoodmeadows.ab.ca. A limited number of printed copies is available from the Chatter boxes at Redwood House, mailboxes and at the BCCC in Bragg Creek.

Contact the EDITORIAL TEAM at thechatter@redwoodmeadows.ab.ca

Advertising Rates:

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Payment is required with your advertisement.

Discount rates are offered for six-month or one-year commitments.

Deadline for each edition is the 15th of the month prior to publication.

Submitted articles must be signed. Chatter in the Woods assumes no responsibility for the content or accuracy of articles printed. The views reflected in this newsletter do not necessarily reflect the views of the editors.

The **CHATTER** is printed
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403-949-2333

MEET US AT THE HUB!

Bragg Creek Community Church office, warmly called the Hub, is open in the Bragg Creek Shopping Centre (next to the Best Little Wordhouse bookstore). Please come in to use our free wifi, borrow a book or just to visit. Homework Club is open Wednesday afternoons from 3 to 5 pm for kids to complete their schoolwork in a safe and supervised location. (See ad on page 16). You will find a Church volunteer at the Hub during the week. After hours, please contact Pastor Dave Zimmerman @ braggcreekcommunitychurch@gmail.com or 403-949-2072.

BRAGG CREEK LADIES INVITE ALL FOR SOUP AND PIE

The Bragg Creek Ladies Auxiliary invites everyone to the next soup and pie lunch on Friday, February 23. The event takes place from noon to 2 pm at the Bragg Creek Community Centre. Cost is just \$5 per person. Invite your friends and neighbours!

WALKING GROUP WELCOMES ALL

The Ladies Auxiliary also hosts a weekly walking group in Bragg Creek. Meet at 10:30 am on Wednesdays at the Bragg Creek Community Centre for some fresh air and a stroll with friends.

NEW! SENIOR/BEGINNER FITNESS CLASSES IN REDWOOD

Not sure you're ready for a fitness class? You might enjoy a gentle workout geared toward seniors and/or those who are new to fitness. Classes run Mondays and **most** Fridays at 10:15 am at Redwood House. Cost is \$10 per class. Email anns@safari.ca for more information.

MORNING FITNESS AT REDWOOD HOUSE

Join us for ongoing fitness classes at Redwood House Monday, Wednesday and Friday from 9 to 10 am. Workouts change weekly and offer a full-body challenge that includes strength, cardio, core work and flexibility. Drop-in cost is \$10 per class, with discounts for multiple classes. Email anns@safari.ca.

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Council Reviewing Townsite Staff Positions

COUNCIL UPDATE

Redwood town council met on January 9 and 23. The new year brings new initiatives, the continuation of some directions set by the previous council, and the exploration of how council can serve our community.

INFRASTRUCTURE-

Councillor Allen, as head of infrastructure, is working with AXIA, the fiber optic internet service provider, on the implementation and final pieces of securing this opportunity for our townsite.

As of the end of January, the townsite was incredibly close to finalizing the required numbers to achieve AXIA's initial expectations.

The work on completing the lift station at the north end of town continues. Direction was sent from town council to Fortis to have the delay in activation of the power supply alleviated.

PERSONNEL

Councillor Van Camp has begun his review of the staff positions for our townsite. Council wishes to be cognizant of changes made to employment standards set forth by the provincial government as of January 1, 2018. We have a wonderful staff who bring an enormous skill set and want to be sure we are using their abilities and expertise efficiently. In addition, council aims to have, in writing, clear role descriptions and expectations of all personnel employed by the townsite. A review of the workings of our fire department's procedures and personnel is also underway.

In relation to our fire department, an agreement was reached to continue the contractual relationship with Rockyview County regarding providing fire/rescue services. Council is pleased that such a cooperative and mutually agreeable working relationship is in place between the townsite and the County of Rockyview.

BYLAWS

Councillor Thornton reported back to council on his initial findings regarding our townsite bylaws. It is apparent that since the townsite's inception, the community has had to adjust or add to our practising bylaws. Due to the nature of different administration and council preferences and scopes of practice over the years, the bylaws will need an overall adjustment to ensure their practicality, adherence and administrative accountability.



FINANCE

Council has begun a review of capital expenditures for the last fiscal year and a proactive approach and adherence to fiscal responsibility for the coming year's capital projects. A more detailed report of pending or approved projects will be available for viewing by the community at the townsite's

annual general meeting in the spring.

COMMUNICATION

Councillor Decore provided material for the Cochrane Eagle newspaper regarding the townsite's AXIA initiative. Council continues to work with our administration on improving our townsite's social media presence and webpage for the improvement of communication to residents and the general public.

COUNCIL MEETINGS

Council meetings are held on the first and third Tuesday of every month at 7pm at Redwood House. Meeting agendas are made available to the community on the Redwood Meadows website prior to the council meeting. If you would like to add an item to the agenda, please contact Julia Kennedy-Francis, our townsite manager, by the Friday before the scheduled council meeting. Email jkf@redwoodmeadows.ab.ca.

Redwood Meadows Town Council

REMINDER: EMERGENCY CALL-OUT SYSTEM



In the event of an emergency, Redwood Meadows will use an automated emergency call-out system.

It is important for the townsite to have updated phone numbers and contact information, including alternate numbers, for all residents.

To update your contact information, email prupert@redwoodmeadows.ab.ca or phone 403-949-3563.



Lease Café

What is the Lease Café ?

The Lease Café is a monthly in-person update that informs the residents of Redwood Meadows of the progress on lease discussions with Tsuut'ina Nation.

Updates are given by the lease negotiating committee, which comprises two councillors, the townsite manager and a community representative.

It is an open forum discussion led by the townsite manager. Residents are encouraged to attend and ask questions to get regular updates on the lease discussions.

February's Lease Café will be held on Thursday, February 22 at 7pm at Redwood House.



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Visit our website for more details

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We are now accepting registration for the 2018/19 school year. Banded Peak is located 1.5KM south of the Hamlet of Bragg Creek on Highway 22.

Please contact Banded Peak School at 403.949.2292 for further information.

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RMCA Hosts Family Skate Times Every Sunday in Redwood

Hello Again!

Well, it is February and the RMCA is well under way with planning for the upcoming year.

We have some exciting new events coming up. On Friday, February 2 we have another paint night with David Zimmerman! There are limited spaces available. Tickets can be bought at the townsite office in Redwood during business hours. Call 403-949-3563.

On Easter weekend (Saturday, March 31), our community will host the brunch and Easter egg hunt at Redwood Meadows townsite. There will be more information about this closer to the date. Please let us know if you would like to help out!

We apologize that the skating rink schedule was not posted in January, but we have attached the February schedule on page 9.

Please note that family skate time is available all afternoon on Sundays. We just ask that there are no sticks on the ice from 12 pm to 2 pm.

We are looking forward to spring and the outdoor activities and events. If you have any ideas or would like to volunteer, please let us know!

We hope you are enjoying your winter and are able to get out and join us at one of these events or out on the rink or the cross country ski track. I'd like to thank all the volunteers who help out in maintaining the ice rink and ski track for all of us to enjoy.

If you would like to become more involved in the RMCA or if you have any ideas or would like to hear more about the wonderful things happening in our community, please come to our next meeting, Thursday, Feb. 8 at 6:30 pm at Redwood House.

Jackie Neher and the RMCA board

Did You Know? February 16 Marks the Start of the Lunar New Year



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If your new year's resolutions have fallen by the wayside, you can make a fresh start this month with another new year, one that's celebrated by about one-sixth of the world's population.

Chinese New Year starts on Friday, February 16. This year is

the Year of the Dog, an animal that symbolizes intelligence and protection. It is the 11th animal of 12 in the Chinese zodiac.

Those born in the Year of the Dog (1958, 1970, 1982, 1994, etc.) are said to be honest, friendly, faithful, loyal and smart.

Gung Hay Fat Choy!

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Respect Others — Take Responsibility for your Pet



There's no doubt that Redwood Meadows is a dog-friendly community, but to make this community work, pet owners need to control and clean up after their pets.

Please respect your neighbours by keeping your dog on a leash while walking through the playground on Redwood Meadows Drive and along the side of the main sports field.

And **please** clean up after your dog while walking in the neighbourhood. We all appreciate it. Thanks!



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Community Café

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Friday, February 9, 2017
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Community cafés are brought to you by the RMCA.



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Come Out to Bragg for Youth and Adult Activities

Hello community!

We hope you have been enjoying the beautiful winter here in our neck of the woods! It has been a great (if cold) season to get out there and play with our friends and neighbours.

Thanks to the Trail Fairies with the Greater Bragg Creek Trails Association, there is so much winter fun to be had out in West Bragg Creek! And thanks to the Bragg Creek Rink Committee, outdoor skating is up and running at the BCCA! Community volunteers make winter so much more awesome!

If you are looking for some indoor activities this February, check out the winter programs at the Bragg Creek Community Centre! There's not just stuff for the kids – there is also adult drop-in pickleball on Tuesday at 7:30 pm and drop-in badminton on Wednesdays at 7:45 pm.



Supplies are provided for you to come and try it out. Only \$2 for members, \$5 for non-members.

Also, if there's a youth in your household looking to get out and try something new, they can drop in for the youth activity night on

the first Friday of every month.

The BCCA has been busy studying all of our options to serve the community during the summer months. We have discovered that our best option moving forward is to assist community partners in running camps out of the Bragg Creek Centre and promoting other activities around the hamlet, instead of running our own camps.

With the timing and uncertainty of grant funding, we are unable to continue offering camps in the traditional sense, but we plan on offering great rates and partnerships for any community members who would like to use the space to run summer camps.

There are a couple big thank-yous that we would like to share this month: thank you to the Bragg Creek Artisans for the very thoughtful donation of much-needed equipment to the centre, including a projector screen, a wireless microphone and new tables. These items will greatly serve all the various community groups that utilize our shared space.

Thank you also to Family and Community Support Services (FCSS) for the awesome new equipment for Rumble & Roar. These new toys will be so beneficial for our kids' development.

We hope your winter continues to be full of indoor and outdoor adventures and lots of time doing what you love.

See you around the hamlet!

Shaye and the BCCA Board

Bragg Creek Community Centre February Events

Friday, 2nd Youth Activity Night (FREE)
Monday, 12th Lego Club (FREE)
Friday, 9th Family Valentines Party & Movie
Thursday, 15th Women's Group
Friday, 23rd Soup & Pie (Ladies Auxiliary)
Monday, 26th S.T.E.A.M Club (FREE)

FAMILY VALENTINE'S PARTY!

Feb. 9th | 5-9pm | BCCA Members \$5/family
Non-Members: \$20.00/family

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BCCA Memberships can be purchased at the door!
Family Membership: \$40.00/year
Benefits: Free Family Movie Nights, discounted programs, & reduced rental rates!



Bragg Creek Community Centre
outreach@braggcreekca.com
403-949-4277 | 23 White Avenue



redwood meadows ice rink schedule

February 2018						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3 Bragg Creek Hockey League 8-3pm
4 Family Skate 12—2pm (no sticks)	5 Bragg Creek Hockey League 6-10pm	6 Kids' skate lessons 4-5:15pm BCHL 6-7pm Women's Hockey 7:30-8:30pm	7 Bragg Creek Hockey League 6-10pm	8 Kids' skate lessons 4-5:15pm	9	10 Bragg Creek Hockey League 8-3pm
11 Family Skate 12—2pm (no sticks)	12 Bragg Creek Hockey League 6-10pm	13 Kids' skate lessons 4-5:15pm BCHL 6-7pm Women's Hockey 7:30-8:30pm	14 Bragg Creek Hockey League 6-10pm	15 Kids' skate lessons 4-5:15pm	16	17 Bragg Creek Hockey League 8-3pm
18 Family Skate 12—2pm (no sticks)	19 Bragg Creek Hockey League 6-10pm	20 Kids' skate lessons 4-5:15pm BCHL 6-7pm Women's Hockey 7:30-8:30pm	21 Bragg Creek Hockey League 6-10pm	22 Kids' skate lessons 4-5:15pm	23	24 Bragg Creek Hockey League 8-3pm
25 Family Skate 12—2pm (no sticks)	26 Bragg Creek Hockey League 6-10pm	27 BCHL 6-7pm Women's Hockey 7:30-8:30pm	28 Bragg Creek Hockey League 6-10pm			



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Learn New Skills and Enjoy the Ski Trails this Winter

Would you like to be able to keep up to your children on the local cross country ski trails? Have you had the same ski equipment since 1985 but never really learned how to use it? Maybe it's time you took a ski lesson!

XC Bragg Creek ski coaches would love to help you feel more comfortable on skis and have more fun on the trails. The club can offer lessons in classic and skate skiing, from beginner to advanced, midweek or on the weekend, depending on coach availability and skier demand. Registration can be found through zone 4: <https://zone4.ca/register.asp?id=17214&lan=1&cartlevel=1>

You can find more information about XC Bragg Creek on our website: www.xcbraggcreek.ca. To be added to email lists for future programs, please email the club's program direction at programdirector@xcbraggcreek.ca.

Weekly classes and workshops are held on the West Bragg Creek ski trails, which consist of a network of more than 50 km of groomed and trackset ski trails and now include a small trails centre (warming hut) where you can enjoy a warm drink and snack after your ski.

A list of the locally groomed trails can be viewed on the Greater Bragg Creek Trails website at www.braggcreektrails.org. The GBCTA is currently running a 50/50 fundraiser, trying to raise \$50,000 in 50 days to support trail grooming. All donations are tax-deductible.

Please consider making a donation toward the grooming costs and efforts of this fantastic local group whose members dedicate their time to make West Bragg Creek



a wonderful place to enjoy the outdoors for all enthusiasts – cross country skiers, snow shovellers, mountain bikers, fat bikers, horseback riders and hiker and walkers.

Looking forward to seeing you on the trails.

Your XC Bragg Creek Ski Family



Photos
courtesy of
Nicole Martin
(top) and
GBCTA
(bottom)



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Is it Time to Test your Home for Radon?



Even though February is Heart Month, the physicians and staff at Care in the Creek Medical Centre would like to inform you of another very important issue that everyone should know about: radon.

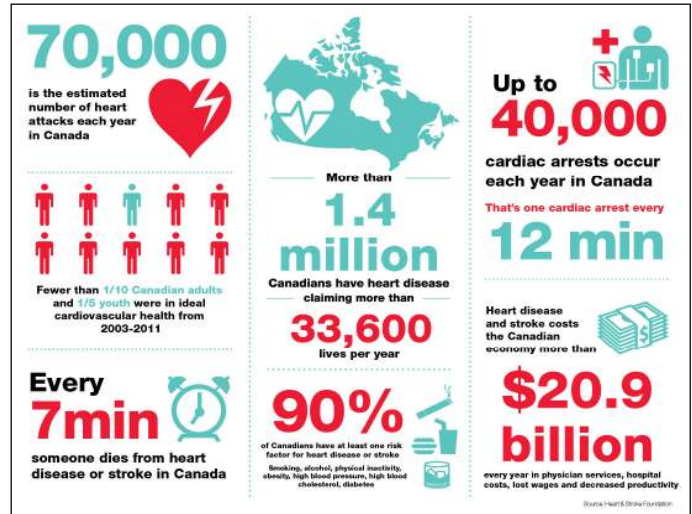
Radon is an odourless, naturally occurring gas resulting from the breakdown of uranium and emitted from the ground into your household. Alberta is one of the provinces with the highest levels of this harmful agent. And did you know that radon is the second leading cause of lung cancer?

There are inexpensive kits available for purchase from the Radiation Safety Institute of Canada to test if your home is at risk. There are also many resources available for more information.

Come and talk with your physician at Care in the Creek in Bragg Creek about this important issue. If you do not have

a family physician, call today to book your meet and greet appointment.

Dr. Annelies Noordman is accepting new patients. Call 403-949-2457 today to book your appointment or visit us at www.careinthecreek.com.



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Add the Three Rs to the Romance of Valentine's Day

On Valentine's Day, R stands for romance, but you can incorporate the 3 Rs of environmental friendliness into your February 14 celebrations.

How can you reduce, reuse and recycle on Valentine's Day? Here are some suggestions:

Reduce the amount of pesticides used in the production of

the chocolate you buy by opting for organic, fair trade chocolate rather than a box of department store chocolates.

Conventional cocoa production uses large amounts of pesticides. Growing organic cocoa cuts out the poisons and so is better for farmers and their families, the environment, and ultimately, you, the consumer. Did I mention it tastes good too? The fair trade label ensures that farmers and workers are paid a fair price for their products.

As for the next R, you can **reuse** all those romantic lines from your dating days. A sincere "I love you" is a good one; it retains its shape and quality no matter how many times you use it. And have you ever resolved to work less and play more? Reuse the resolution and spend a day with your loved one(s). If you love the outdoors, get outside in the snow. The trails on the Redwood golf course and berm are perfect for skiing and ice rink is perfect for some fun. That organic chocolate will taste even better after some fresh air.

As for **recycling**, this one may not appeal to everyone, especially on Valentine's Day, but you can buy your loved one a great, preloved gift. Books, antiques, clothing, funky jewellery, sporting goods — you can find just about anything at good quality secondhand stores or online.


One piece of advice, though: don't buy recycled chocolate, even if is organic.

Happy Valentine's Day!

Ann Sullivan



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Embrace our Winter Weather

Not that you're counting the days, but the beginning of February marks pretty much the middle of winter. The good news is that the days are getting longer, and February is a short month, so if you really dislike winter, hang in there. Spring is on its way.

If you can't wait for spring and you can't afford a hot holiday, maybe it's time you embraced the cold weather and got outside. All it takes is willpower and some good gear. You won't enjoy being outside when your fingers and toes are freezing. Invest in some warm boots and gloves—the best you can afford—and maybe some hand and toe warmers too. Layer your clothing so that you can stay warm without sweating and then head outside.

Not sure what to do once you venture outside? The ice rink in Redwood is in great shape and isn't busy during the day. If you work from home, you could lace up your skates and have the ice (and warm change rooms too!) all to yourself.

As long as the snow lasts—and there's more in the forecast as I write—the cross country ski trails on the golf course and berm are an excellent place to spend an hour or two. Our flat trails are suitable for all ages and levels of skiers. If you'd like to improve your skiing, contact programdirector@xcbraggcreek.ca for more information about lessons.

You don't have to skate or ski to enjoy the snow and winter weather. One of the most useful pieces of equipment I've found for getting outdoors is our dog. Those baleful eyes, that wagging tail—how can I say no, no matter what the weather?

In Alberta we're lucky to enjoy sunny winters. Those crisp bluebird days can help you feel better even if the cold tends to get you down.

Ann Sullivan

Ann leads fitness classes at Redwood House M, W, F mornings at 9 and gentler fitness classes Mondays and Fridays at 10:15 am. anns@safari.ca



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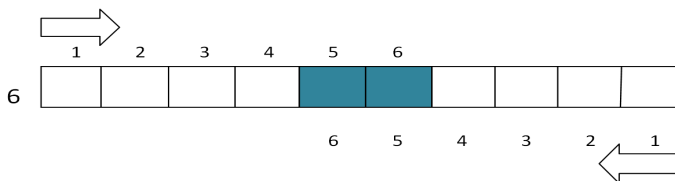
picapix puzzle

The latest Japanese logic puzzle is here! A picture will evolve as you complete the puzzle. Start with the largest numbers or combination of, colour in squares and proceed to work back and forth between columns and rows.

The three basic rules are:

- Numbers represent how many squares you colour in to form a group or block.
- Leave at least one square between these blocks.
- The sequential order of the numbers is the order of the blocks, i.e., top number for a column is the top block, and left-most number for a row is the left-most block.

The “logic count method” shown below is very useful:
The clue at the left of the row is 6, so count 6 squares from the left to right and then count 6 squares from right to left.



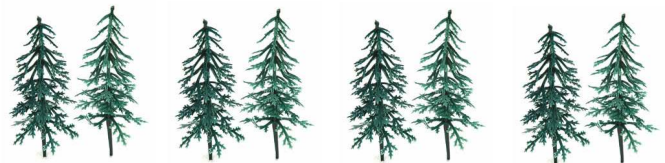
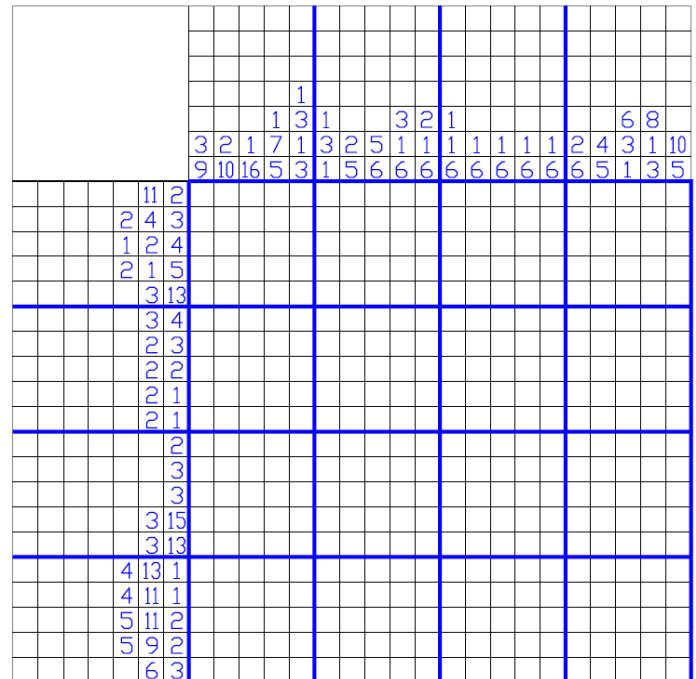
Confidently shade in the overlapping squares. This is spatial reasoning. Even one shaded square can lead to others.

This same method can be applied even when there is more than one number, remembering to allow one empty square between groups or blocks. Use a second colour for elimination of background squares. This is critical for solving.

Remember – no guessing; try using your best number logic. For more information, visit <http://www.learnpicapix.com>.

*Created by Diane Baher of Okotoks
(Solution on page 16.)*

MORNING BREW



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foot care clinics

FOOT CARE IN THE CREEK!

Clinics: Thursdays at 6-week intervals

Location: Snowbirds Chalet
19 Balsam Avenue, Bragg Creek

Hours: 9.00am to 4.00pm

Clinician: Jill Read-Johnson, Certified Podologist

Cost: \$30.00 /session

Appointment: Call [403-949-2133](tel:403-949-2133) for more details & to book appt for clinics. You will receive a call to confirm your appt.

**Clients must provide their own foot basin & towel.*

The benefits of regular professional foot care:

- * Can help prevent or treat calluses, corns, and ingrown toenails
- * Can assist with symptoms associated with arthritis & diabetes,
- * Can help improve circulation, mobility, and muscle performance.
- * Can help reduce risk of foot infection and pathology

Foot Care Clinics are a Mountain Woods Health Services community initiative
in collaboration with
Care In The Creek Medical Centre
& the Snowbirds Seniors Fellowship

www.mountainwoodshealth.com



Upcoming 2018 Foot Care Clinics

February 22
March 22
May 3
June 14
July 26
September 6
October 18
November 29



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**Moisture in your Windows?
Don't replace...RESTORE!**

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- 💧 **Hardware Replacement**
- 💧 **Weather Stripping**
- 💧 **Glass Replacement**
- 💧 **Custom Glass Design**

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Little Schoolhouse Celebrates Winter and Holiday Traditions

The students at The Little Schoolhouse continue to inspire and amaze us with their creativity, innovation and curiosity about the world around them. The children are playing and learning with intentionality and purpose. They are also building true friendships with classmates which is absolutely heart-warming to observe. Such an exciting time in these young lives!



Registration for the 2018-19 school year started on January 16 at our registration night and is now ongoing.

Please visit www.thelittleschoolhouse.ca for information and forms. Our Alberta

Learning-funded kindergarten program is on Tuesday and Thursday from 9 am to 3:15 pm and multi-aged 3- and 4-year-old preschool programs are on Monday, Wednesday and Friday mornings from 9 to 11:45 am and afternoons from 12:30-3:15 pm.

For information on programming, please contact me at mscara@thelittleschoolhouse.ca or call the school at 403-949-3939.

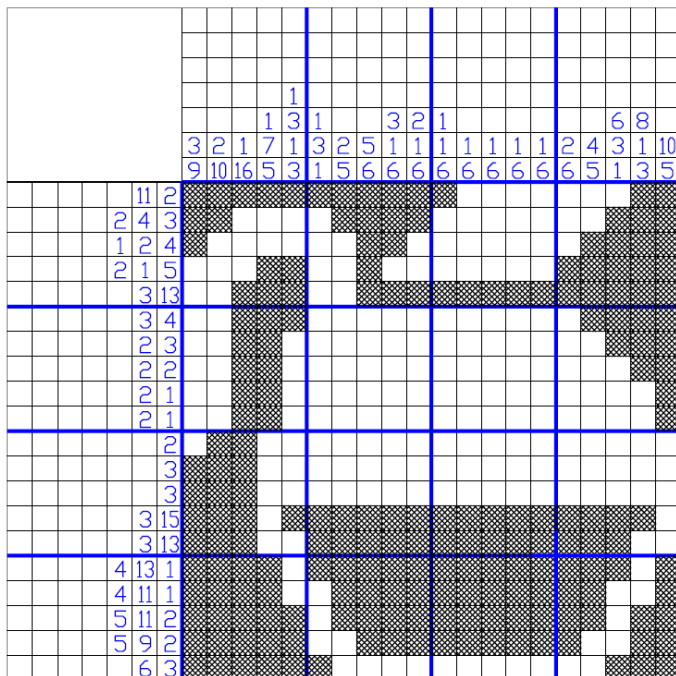
Cara Haar, M.Ed., teacher

We have spent time exploring snow, experimenting with melting and freezing, and creating art based on winter literature. Letter and numeral recognition has become a focal point for the preschool classes. Through engaging hands-on projects, we are identifying letters in our names and understanding the importance of literacy in our world. Counting and patterning with shapes and objects helps us build early numeracy skills throughout the days at school. Our kindergarten students are journaling, rhyming and creating stories with print and illustrations.



Picapix Puzzle Solution

MORNING BREW



Calling all students!
Drop In for
HOMEWORK CLUB
Wednesdays 3PM - 5PM

The Hub
BRAGG CREEK COMMUNITY CHURCH

BRAGG CREEK COMMUNITY CHURCH
Bragg Creek Shopping Centre
#212-7 Balsam Avenue
(next to The Best Little Wordhouse
in The West)

- Students can feel welcome to come and complete homework in a fun, safe environment
- Wifi will be accessible for schoolwork
- Qualified, trained, screened volunteers will supervise
- Parents will need to preregister and sign-out their children in order to utilize the Homework Club

For further details, please contact: Pastor Dave Zimmerman 403-949-2072

What's the Difference Between Purchase, Transfer and Refinance Mortgages?

Purchase mortgages, transfer/switch mortgages and refinance mortgages are all home loans, so what's the difference and why does it matter?

Mainly, the difference is in the purpose of the three mortgages:

- Purchase mortgages enable you to become a home-owner and create a "new" mortgage.
- Transfer/switch mortgages allow you to "transfer" an existing mortgage for a property you already own to a new lender; without changing the terms of your original mortgage.
- Refinance mortgages "modify" an existing mortgage for a property you already own; allowing you to change the terms of your original mortgage, which you may want to do for a variety of reasons.

The difference between the three is important when we make the application for a mortgage; largely owing to the multiple changes the government has made in recent years with mortgage underwriting criteria. These changes address the interest rate difference between "insurable" mortgages (a new purchase or transfer may be insured) and "uninsurable" mortgages (a refinance may not be insured).

Purchases and Transfer/Switch - Insurable Mortgages

Insurable mortgages include: acceptable credit score minimums; third party verified income; the property being a new purchase or a transfer/switch, owner occupied, and with a property value of less than \$1 million. The maximum amortization is 25 years. Mortgages are insured by either CMHC, Genworth, or Canada Guaranty. Because insured mortgages are insurance against default, the borrowing rates are discounted from uninsurable mortgages.

Refinances - Uninsurable Mortgages

These mortgages cannot be "insured"; therefore, the risk may be higher for the lender. Uninsurable mortgages include all refinance applications. While the refinance interest rate is higher, there are positive aspects, including having an amortization of up to 35 years, flexibility with overall qualifying criteria, debt consolidation, or perhaps the real need to refinance due to life circumstances.

Generally, mortgage money to fund an uninsurable mortgages comes directly from the lender's funds, their own balance sheet. The lender doesn't need insurer approval to proceed with a file; however, they may only

have a maximum amount to lend per year, and approvals come with a higher risk as delinquencies and defaults will be theirs to mitigate. Lenders may not discount their refinance interest rate.

It is important to note that down payment/equity doesn't restrict you from getting an insured mortgage (even if you don't necessarily need it when you have a down payment/equity of 20 percent or greater) for a new purchase or transfer.

In certain situations, it makes sense to apply for an insured mortgage (lender or client paid premium) to access the lowest interest rate available. Especially true today, now that the stress test (the higher qualification to ensure you can afford the mortgage if rates increase) is applicable either way when qualifying.

And as always, it is important to work with a trusted and knowledgeable mortgage broker to help you make a correct and cost-saving mortgage application!

Candace Perko

CANDACE PERKO

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COUNTRYSIDE
FINANCIAL

redwood meadows babysitters list

Name	Age	Courses	Contact
Banon	13	Home Alone, Babysitting course	403-949-4104
Bo	12	Home Alone, Babysitting course	403-949-8471
Chris	14	Red Cross Babysitting	403-949-4968
Darian	15	St. John's Babysitting, Home Alone	403-949-2490
Elizabeth	12	Red Cross Babysitting, CPR	403-540-8056 ekorthuis@telus.net
Emily	17	First aid, CPR	587-582-2846
Jerrith	14	Red Cross Babysitting	403-869-5634
Jordan		Babysitting course, driver's licence	403-949-4108
Kate	14	Babysitting course	403-860-9525
Keeling	15	Red Cross Babysitting, Home Alone, First Aid	403-949-3149 keelingbarrie@me.com
Liam	15	Babysitting course	403-949-2090
Logan	14	St. John's Babysitting, Home Alone	403-949-2825
Lucy	21	CPR, First Aid, Babysitting course	587-586-5129 lucygracetalman@hotmail.com
Mackaela	12	Babysitter's license, standard first aid and CPR-B	403.969.6732 macarchambault@gmail.com
Mairenn	15	St. John's Babysitting, Home Alone	403-949-2490
Nolan	11	CPR, Babysitting course	905-999-0635 tanyasilvercy@gmail.com
Olivia	17	Babysitting course, driver's licence	403-863-4182
Quinn	11	Babysitting course	403-949-3149 quinnbarrie@me.com
Sabrina	17	Babysitting course	403-949-2090
Tanis	13	Red Cross babysitting course	403-949-3303
Tessa	12	Babysitting course	403-949-3214
Tia	14	Babysitting course, Home Alone course	403-949-4475
Tianna	12	St. John's Babysitting, Home Alone courses	403-949-3463
Zara	14	Babysitting Certificate	403-949-4474

Disclaimer: The Chatter provides this list solely as a service to the community. It is the responsibility of parents/guardians to check all credentials and references before hiring a caregiver for their child(ren).