



Chatter - IN THE WOODS -

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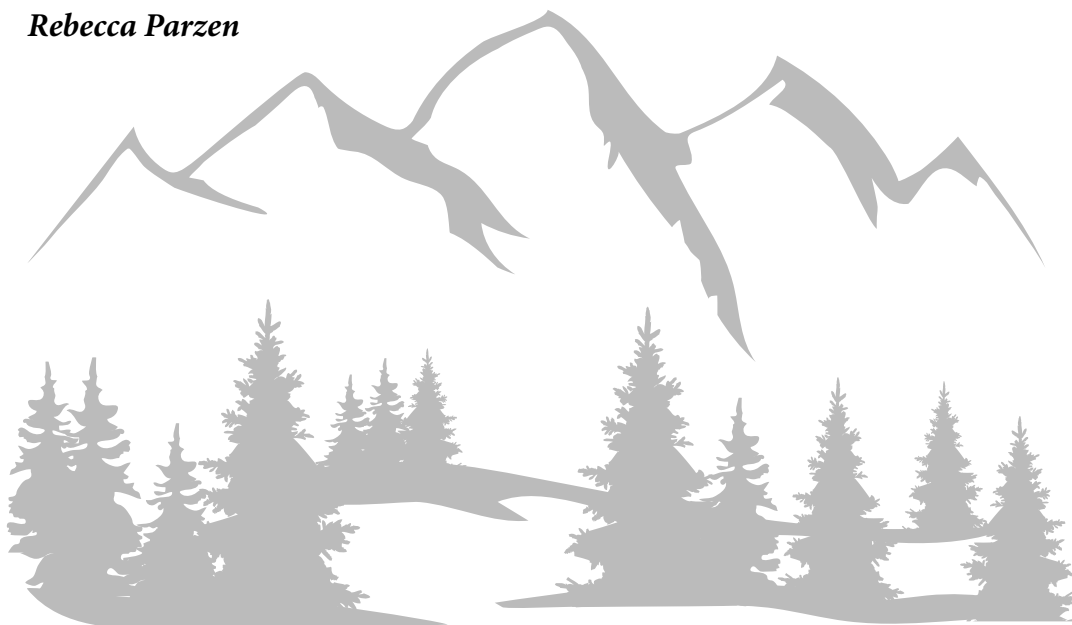
Hello Community,

Please enjoy our last issue of Chatter in the Woods before we take a short break for the summer months. Rest assured we'll be back in September. Normally it would be fairly easy to predict what the RMCA would be offering over the summer and where we'd be come September but this year, as we all know, is different. Personally, every single plan my family made for this summer has been cancelled: from overnight camp to day camp to camping in B.C. to trips to the USA. We're doing our best to accept these changes with grace and look forward to enjoying Alberta's amazing sites and trails without the throngs of national and international tourists that usually make our parks so crowded. I look forward to seeing you around Redwood this summer!

Additionally please contact us at theredwoodchatter@gmail.com if you have any questions, comments, concerns, or if you'd like to contribute to the Chatter.

Thanks and enjoy the warm weather!

Rebecca Parzen



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It's unbelievable that this month will bring us summer and a bit closer to normal. RMCA was pleased to be part of Townsite's AGM in May. Lots of information shared by council members, Townsite and our fire department. If you missed the live AGM Zoom meeting, Townsite has all the necessary information on its website. As for RMCA, we announced that we will be celebrating Canada Day in Redwood. With the help from RMES and some local talent, we'll do our best to bring a safe and enjoyable experience for this year's event.

Our fire department will have a small parade with their trucks. We are hoping to have locals decorate their vehicles with Canada Day in mind or if you've got a classic car then you are welcome to follow the fire department through the Redwood streets. There will be NO BIKE PARADE.

The parade will start at 10am in front of Redwood House.

From 11:30am to 3pm, RMCA has invited a food truck to serve you at the park. The same food truck will give discounted ice cream cones to Redwood kids.

At 1pm we will have Music in the Woods. A horse and wagon with three musicians will stop in five locations throughout Redwood to play tunes to help celebrate this special day.

The week before Canada Day, RMCA will have 100 bike decorating kits for families to pick up outside of Redwood House. It would be a wonderful sight to see families bike around with Canada-themed decorations on their bikes before and during Canada Day. Please keep an eye out on social media, the Townsite webpage, and around town for an upcoming Canada Day poster that will include all pertinent information.

As mentioned at the AGM, RMCA has not been able to fundraise during the COVID-19 shutdown. We have not been able to hold spring sports; we have had some loss of revenue from Chatter advertisements, and we were unable to partake in a Canada Day grant. Cumulatively, we have lost some serious charitable funds. After our Canada Day event, RMCA will brainstorm ways to bring our bank account back to a comfortable position. If you have ideas that you'd like to share or work with RMCA on a fundraiser that fits the new normal, please contact us.

Finally, please help us celebrate both Canada Day and summer by decorating your house, garden, cars and bikes to give us a lift of spirit and a way to move on to a brighter future.

Wishing you a happy and healthy summer,

Renate van der Zande

rmca-president@redwoodmeadows.ab.ca



CHATTER IN THE WOODS

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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 located at the Redwood House, community mailboxes and at the BCCC in Bragg Creek.

ADVERTISING RATES:

Business Card	\$30/month
Quarter Page	\$44/month
Half Page	\$63/month
Full Page	\$120/month

Payment is required with your advertisement.

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

**The deadline for each edition is no later than the 15th of each month prior to publication.
All 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 reflect the views of the editors.

Contact the Editorial Team at:

thechatter@redwoodmeadows.ab.ca

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Available on the App Store & Google Play

COUNCIL MEETINGS

Meeting Agendas are available to the community on the Redwood Meadows website prior to the Council meeting. If there is an agenda item that you would like to see added, please forward it to Peg Rupert our Council Executive Assistant on or by the Friday before the next scheduled Council meeting.

Contact: admin@redwoodmeadows.ab.ca

SPRING THAW AND SUMP PUMPS

Our waste water system is running very close to capacity during this time. We are reminding residents that it is imperative to refrain from running sump pumps into floor drains. Due to the seriousness of the matter, residential notices will be sent out to any suspected cases of illegal dumping. Running sump pumps into the waste water drains contravenes both Redwood Meadows and Tsuut'ina Nation Bylaws.

Please, for the sake of community, run sump hoses away from your residence down driveways or to low lying areas. Running downspouts away from your home should help your sump pumps keep up during periods of rain.



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A MESSAGE FROM REDWOOD MEADOWS MAYOR & COUNCIL



As we enter the month of June, we find ourselves still dealing with the COVID-19 pandemic and likely will for some time to come. We continue to work hard balancing the needs and safety concerns of our community. As we move forward following the leads of our neighboring municipalities, we do see some loosening of restrictions coming this month:

- The Townsite office and community space will be open by appointment only.
- All playgrounds will reopen on or around June 1st with recommended hand-wash stations and social distancing requirements in place.
- We will be loosening restrictions on Townsite visitors while still respecting physical distancing.

During this time, effective communications are key, and we understand that there have been challenges. With that in mind, Townsite has adopted a new email management system. This will help streamline email communications and provide us valuable information and feedback to ensure that our correspondence is getting to intended recipients. You will also see a more friendly experience with easier links and better graphics. This, combined with our new Townsite App and almost completed website, will ensure that we are getting important communications to you.

Our Annual General Meeting took place virtually via Zoom on May 21, 2020. By all accounts from people in attendance, it worked even better than expected. Highlights included:

- 1) We passed important amendments to our Society bylaw dealing with our upcoming lease vote and borrowing authorities.
- 2) We outlined Council's vision and mission statement and steps we were taking to implement them.
- 3) Jamie Mitchell – our Townsite Manager, outlined completed and upcoming capital projects including the new Fiber Internet Link, Townsite Beautification, and improvements to recreation areas.
- 4) Scott Ackerman updated the group on our lease progress.

If any society member would like a copy of the presentation, please contact our administration office.

Speaking of the lease, we have made a lot of progress last month. The final items that we were working on - the Taxation Agreement and a plan to remediate and maintain the sewage lagoon are for the most part concluded from our end. We presented the complete package to our Council in May. Due to the COVID- 19 pandemic, the vote date has been moved to August. Once we receive final confirmation, we will send a communication plan to leaseholders.

Once again – please keep your family safe, and follow the guidelines set out by the provincial and federal health agencies.

Paul Sawler

Redwood Meadows Mayor and Council

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BLINDA BILOU - INTERIOR INSPIRATIONS	403-461-9748	BLINDABILOUINTERIORS.CA
BIG BROTHERS/BIG SISTERS OF CALGARY AND AREA	-	LEILA.MAILLET@BIGBROTHERSBIGSISTERS.CA
BOW VALLEY RUGBY	-	RUGBY34@TELUS.NET
BRAGG CREEK COMMUNITY CHURCH	403-949-2072	BRAGGCREEKCOMMUNITYCHURCH@GMAIL.COM
BRAGG CREEK TREE HUGGERS - PRUNING & REMOVAL	403-589-6594	-
CARE IN THE CREEK	403-949-2457	CAREINTHECREEK@GMAIL.COM
COCHRANE PUBLIC LIBRARY	403-709-0346	ANDREA.JOHNSTON@COCHRANEPUBLICLIBRARY.CA
COUNTRYSIDE FINANCIAL - CANDACE PERKO	403-560-6016	CPERKO@COUNTRYSIDEFINANCIAL.CA
DURANGO TRAILS	403-949-3266	HELLO@DURANGOTRAILS.COM
DIETER HENDRICKSON - REMAX BRAGG CREEK	403-612-7849	DIETER@REMAXBRAGGCREEK.COM
RESOURCE & SUPPORT SERVICES IN BRAGG CREEK	403-851-2286	WENDY.FARNSWORTH@COCHRANE.CA
FITNESS WITH ANN SULLIVAN	403-689-4835	ANNS@SAFARI.CA
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INDIGENOUS AWARENESS COMMITTEE (IAC)	403-949-3563	-
JEFF MACKINNON - MAXWELL CANYON CREEK	403-860-9525	HOMESINALBERTA.CA
JUICE PLUS	403-650-7762	CARRIE.HUCAL@AOL.COM
KARMIK ELITE PERFORMANCE	403-408-6998	MICHAEL.D.MOORE@HOTMAIL.COM
KATHLEEN LAPLANTE - REMAX WEST	403-818-8049	KATHLEENLAPLANTE@REMAX.NET
KAMP KIWANIS	403-686-6325	COMMUNITY@KAMPKIWANIS.CA
LINDA ANDERSON - BARRISTER, SOLICITOR, AND NOTARY	403-243-6400	LINDA@LINDANADERSONLAW.COM
MAMABEFIT	-	STOCMEG@HOTMAIL.COM
MAVERICK LAW	403-949-3339	CARMEN@MAVERICKLAW.CA
MONTESORI HOME - TUTORING (K-12) MATH & LANGUAGE	403-949-2238	-
REDWOOD MEADOWS EMERGENCY SERVICES (NON EMERG)	403-949-2012	WWW.RMESFIRE.ORG CALL 911 IN AN EMERGENCY
REDWOOD MEADOWS TAE KWON DO SCHOOL	403-807-1030	REDWOODTAEKWONDO@TELUS.NET
REFINING FIRE WELDING - FABRICATION, REPAIR & ART	403-589-6594	-
RMCA	-	RMCA-PRESIDENT@REDWOODMEADOWS.AB.CA
ROBOTICS	403-993-2334	-
ROCKY MOUNTAIN ADVENTURE MEDICINE	403-949-2632	BRENDA.WATT@ADVENTUREMED.CA
SWAMP DONKEY MUSICAL THEATRE SOCIETY	-	TGIZEN@GMAIL.COM
THE LITTLE SCHOOLHOUSE	403-949-3939	WWW.THELITTLESCHOOLHOUSE.CA
WINTERGREEN ATHLETIC THERAPY	403-667-7116	SLMACPHEE@GMAIL.COM
WINTERGREEN GOLF COURSE	403-861-8918	SJACKSON@WINTERGREENGOLF.COM
XC BRAGG CREEK SKI AND BIKE SOCIETY	-	WWW.XCBRAGGCREEK.CA
YOUNGEVITY	403-949-4109	HELENCIRIN@GMAIL.COM



BCCA

Bragg Creek Centre Hello Creekers!

Well it's June, the days are getting longer and the temps are steadily rising. I hope you are getting out to enjoy all our beautiful community has to offer.

It is reported that in Canada, Alberta is leading the way with its Phase 1 relaunch strategy and we are happy to see some of our amazing local businesses opening up. We were able to partially open the playground here at the Centre under this initial phase. (Please note the restriction signs posted by the County.)

Understandably, there is still hesitation by some business owners and patrons as new measures to protect staff and clients can seem daunting or even extreme. Navigating all of the new measures, protocols and at times, ambiguity, can be exhausting and the Community Centre is feeling this as well.

Unfortunately, the Centre falls into Phase 3 of the relaunch so our doors remain closed to business as usual for the foreseeable future. A fact that saddens us – we miss you! So we are asking, please share how you are staying positive, having fun and creating new ways of doing things. Send us pictures or videos of your fun activities, wellness practices, and creative “workspaces” - anything you care to share so we can see your lovely faces. Send pics/video to info@braggcreekca.com.

We will post them on our website and social media for our community to see. Who knows, you may spark an idea in your neighbour or start a new trend (think Wine Ninja).

Last month we held a Virtual LEGO Building Contest and received lots of very creative entries. We certainly have lots of young people with fantastic imaginations! See our Facebook page to view all of the masterpieces and to see who had the winning entry.

We want to remind you to check on your neighbours, especially if you know they are at risk. If you feel that someone could use some assistance please reach out to us. The Bragg Creek Community Support Program is available to anyone needing a hand for whatever reason, whether it be access to food or supplies (contactless delivery available for those unable to leave their homes), access to information or referrals or just someone to talk to.

Contact us:

Facebook: Bragg Creek Area Community Support to fill out an 'I Need Help' form

Email: info@braggcreekca.com

Phone: (403) 949 4277

Take good care, Creekers!

Christine Pollard

Program and Event Manager

bragg creek SUMMER CAMP

NATURE ADVENTURES

AGES 5 - 12

JULY & AUGUST DATES

Info and register:

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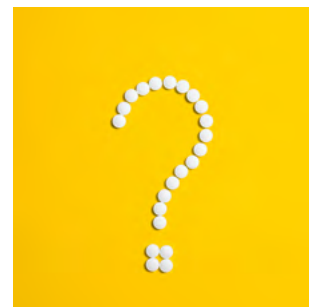
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EDUCATING FROM HOME

Many parents have expressed feelings of being overwhelmed and anxious with the task of educating their children at home, especially for those who are navigating the compounding effects of trying to work from home as well. I like to tell the parents who reach out to me to remember this: when your children were toddlers and preschoolers, you were homeschooling them. While schooling at home without classes, coffee shops or playdates is quite different than true homeschooling, it's not that different than when you had to be home with a little one for two naps a day. Between naps, we didn't ever worry that our little ones were playing too much! We knew their play was synonymous with their learning. Older children are not that different. Many recent studies show the academic benefits of free-play for children of all ages. To begin, just look at the research and resources by Ben Mardell at the Harvard Graduate School of Education.

As someone who has spent the past 20 years as an educator and one year homeschooling my own children, I can tell you that most children will not respond well if you try to re-create a traditional school day in your home! I recommend holding off on the 6-hour schedule. Instead, consider going for a nature walk, opening up the costume bin or dusting off the board games. See what questions your children ask during playful activities and then jump into a deeper inquiry of those topics.

I also suggest that you take the time to check in with each other daily. Your children, even the little ones, hear the conversations we have and the tone of our voices when we speak. They are also master observers and are aware that the outside world has changed. Just like us, our children's mental health can be impacted by an absence of 'normalcy' and how we feel can change from day to day. Offering a little extra grace, forgiveness and love during this time will go a long way.

Most importantly, take this time to encourage your children to pursue their interests and passions. Explore, discover, wonder and play! Your children will not "fall behind" if you read a little with them every day and find creative ways to practice writing and number sense just a few times a week.

After school closures, to help parents who needed it, we started a free series of hands-on projects and activities that you can do with your children at home at www.CalgaryChangemakerSchool.com/blog.

Kristi Kraychy

Founder and Head of School, Calgary Changemaker School



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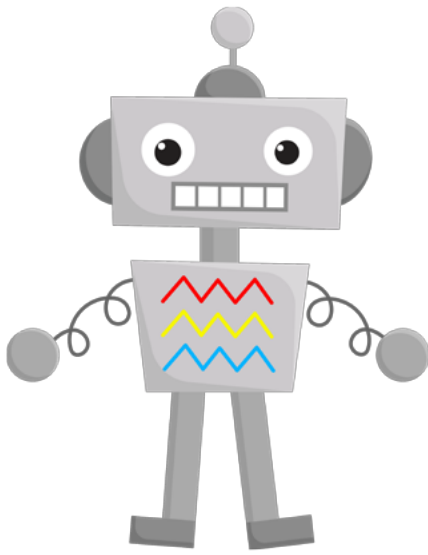
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Make it with kids

Recycled Robot



Here's a fun craft for little kids that—with a bit of help—can allow for a lot of creativity. Plus, it involves a yummy snack so it's always a big hit!

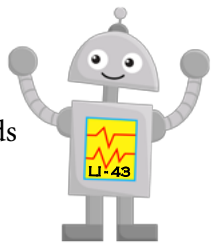
First, the snack - two boxes of raisins - one tiny box, and one regular-sized box. Eat all of the raisins out of both boxes, making sure not to rip or bend the box. Next paint both boxes either silver or grey, or think outside the box (pun intended), and use any other colour you'd like your robot to be.

Once dry, punch four holes in your larger box—two holes on either side for arms, and two holes on the bottom for legs, using a hole punch. Next, thread a pipe cleaner through the two holes to form the arms, curling the ends to keep the pipe cleaner in place. Thread a second pipe cleaner through the bottom holes to form legs, curling them as well.

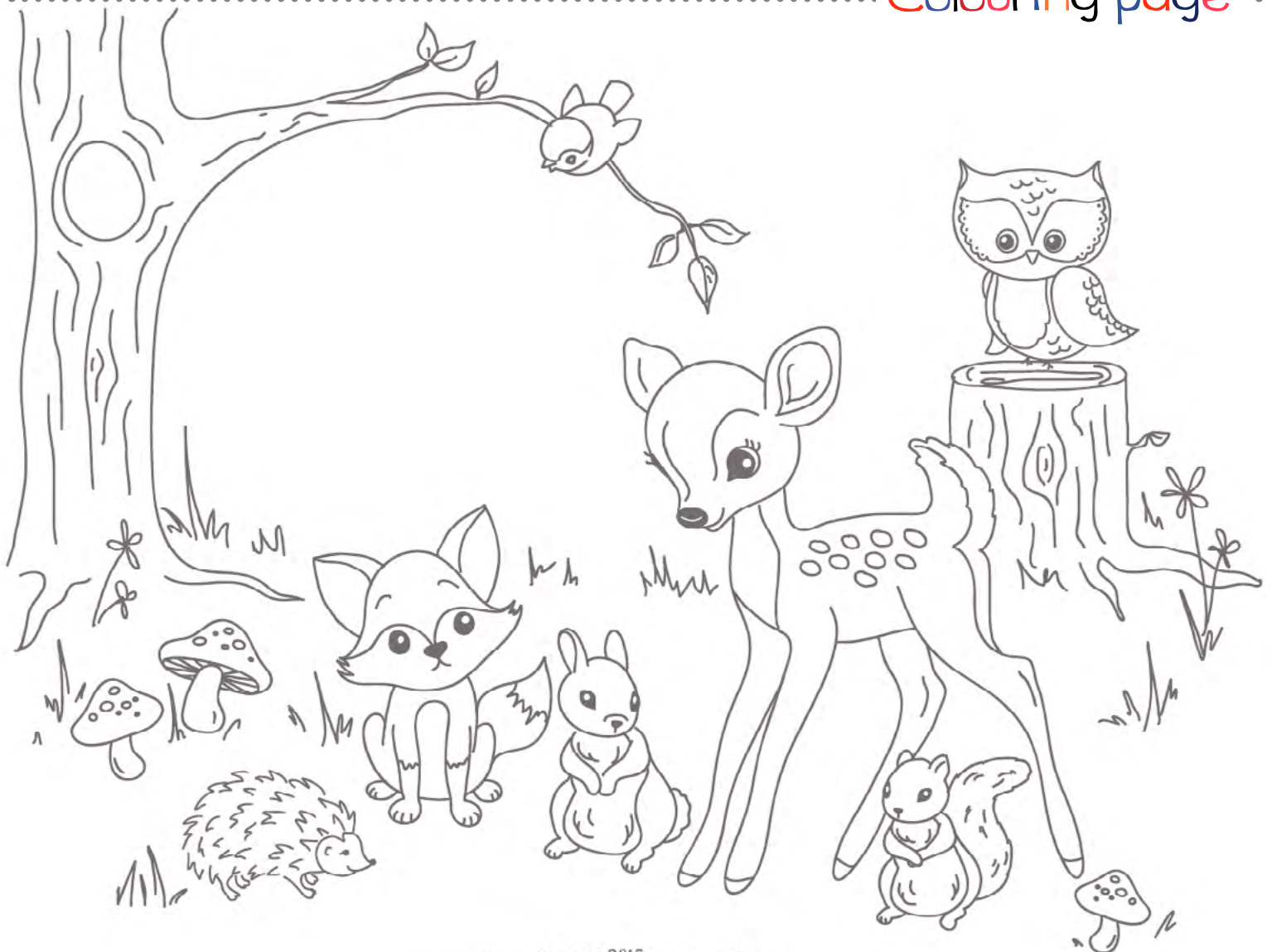
Using a hot glue gun or other strong glue, attach the head of your robot (tiny box) to the body (regular box). Then use eyeball and other simply shaped foam stickers to decorate your robot's face and body.

I helped a group of preschoolers with this project, and it was one of their very favourites. Hopefully, your kids will love it too!

Faith McLean



Colouring page .



Resources for families with children

I am sure we have all said to our kids, "Get off that TV/IPAD/computer/game, that's long enough!" During these times, I am sure we even say this to ourselves. Since we are all on screens more than usual, what can we do besides binge watch bubble gum for the brain? We can play games with friends, meet new people and learn some of what our kids are doing.

There is so much out there online, how do you make sense of everything being offered? Well, I sat down with two very smart people; Brittany Morrison and Christian Kostyniuk, Program Coordinators for the Autism Aspergers Friendship Society of Calgary.

They have spent considerable time looking for ways to provide virtual and online programming for AAFS Member Families. Here is a brief summary of some of the more popular options.

Discord- <https://discordapp.com/>



What is it? DISCORD - CHAT FOR GAMERS is an app designed to help gamers talk to each other in real time. While playing a game on their device, users can log into Discord and enter a group chat with one or more other gamers so they can talk while they play.

Upside: Chat room that also manages voice chat and recently added video chat!

Downside: Anyone can say anything at any time. Very little moderation, unless there is an active moderator. Rooms must be created and managed by someone.

JackBox.tv



What is it? The Jackbox Party Pack is a series of party video games developed by Jackbox Games for many different platforms on a near-annual release schedule since 2014. Each installation contains five or so games that are designed to be played in large groups, including in conjunction **with streaming services like Twitch which provide a means for audiences to participate.**

Upside: Wonderful party game that allows people to play together despite the distance. Age restrictions are available on the games to see appropriate games.

Downside: The game must be owned and hosted by one individual, using a streaming service for people to watch the stream to be able to play.

Ideas: Screen sharing on google hangouts could be a good idea - or you can do this on Discord. This would limit players to 10, but most games don't even have 10 players able to play.

NetFlix Party- <https://www.netflixparty.com/>



What is it? Netflix Party is a simple-to-use extension that lets you watch TV and movies from Netflix with your friends, at the same time.

Upside: Easy to download and install, a great way for people to chat while watching a movie.

Downside: Very little, other than monitoring the chat while it's running. Can be a little slow at times.

House Party- <https://houseparty.com/>



Houseparty is a social networking service that enables group video chatting through mobile and desktop apps. Users receive a notification when friends are online and available to group video chat. On average, users spend approximately 51 minutes a day on the app in group or one-on-one chats

Upside: Easy to navigate, can lock rooms

Downside: Limited games, hard to play with more than four people

Catan Universe- <https://catanuniverse.com/en/>

Catan (The Settlers of Catan) is a multiplayer board game, now available online! Players take on the roles of settlers, each attempting to build and develop holdings while trading and acquiring resources. Players gain points as their settlements grow.

Upside: Easily accessible, app, or on the Internet,

Downside: Someone will have to set the games up and invite members as friends

Mafia GG- <http://www.exposemafia.com/my>

What is it? Mafia (also known as The Werewolves) is a social deduction game. The game models a conflict between two groups: an informed minority (the mafiosi or the werewolves), and an uninformed majority (the villagers).

Upside: Private rooms, Free accounts, people can watch and not play

Downside: Text based games

A few others;

Pokemon- <https://www.pokemon.com/us/pokemon-tcg/play-online/>

Yu-Gi-Oh!- <https://duelingnexus.com/login>

Magic The Gathering- <https://magic.wizards.com>

Minecraft Online- <https://classic.minecraft.net/>

There is a lot available and it's important to do your own research to find the platforms that suit you best. Important considerations may be: parent control, # of players permitted, public/private rooms and games.

Stay Safe, Stay Healthy and Stay CONNECTED!

By Dean Svoboda

Resident of RM, member of the RMCA, and Founder and Executive Director of Autism Aspergers Friendship Society of Calgary.

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Nature Corner - Pussy Willows

I have long associated pussy willows with the beginning of spring. Every year my mother would come inside with an armful of pussy willow branches and arrange them in the same blue and gray pottery floor vase located in the sunny southwest corner of the dining room. Forsythia came around the same time, and tulips and daffodils would follow a few weeks later. Natural soul-shaping rituals that remain perfectly clear in my memory. Fast forward several decades and the sight of the fuzzy gray flowers dotting our beautiful Redwood Meadows forest still brings warm memories and anticipation of the vibrant landscape to come.

Different species of pussy willow are native throughout the world and the North American variety is called *Salix discolor*. The gray fuzzy parts most commonly associated with the term “pussy willow” are actually flowers just before they fully bloom. Pussy willow flowers don’t bloom into petals with showy colors and fragrance, but rather into a flower type called a catkin. Most catkin-producing plants (poplars, birch, and beech) are wind-pollinated since their blooms are “non-attractive” to pollinating insects and birds. Pussy willows are unique, though, and produce a sweet nectar that attracts bees and flies. Since there isn’t much competition in early spring, pussy willows have no trouble attracting their pollinators.

And that brings me to my next point: Willows are dioecious, meaning there are separate male and female plants. In order to reproduce, pollen needs to be carried from one plant to a separate plant of the opposite sex. Although some female plants form catkins, they are not nearly as spectacular looking as those of male plants. So, if you’re looking to plant pussy willows in your garden, make sure you find a male plant...but also ensure there is a female plant close by for years of pollination to come.

By Rebecca Parzen

If you would like to contribute to Nature Corner with an article, photograph or idea, please send your contribution to: theredwoodchatter@gmail.com



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BUSINESS FEATURE: Scoops and Snacks

Spending summer at home just got a bit sweeter as Scoops and Snacks has reopened for the season! After former owner Naomi Campbell moved to Australia, it looked like Scoops had closed for good. But what we didn't know is that co-owner Dean Gibson decided to pick up where Naomi left off. "Naomi decided to move home and she transferred her shares in the company to me," says Gibson. "I have, for most of the last 11 years since we bought this business together, had some part in the ownership."

So now we can rest easy knowing that Scoops will once again bring back the joy of ice cream to Bragg. "It's a unique business selling ice cream in the sense that 99.9 per cent of the customers that come to Scoops and Snacks are leaving with a smile," he says. "The experience of coming for an ice cream provides a happy place where people put their life challenges aside for a brief moment and just enjoy the outing."

Now Scoops is back as our happy place and offering a wide selection of ice cream from Foothills Creamery, including dairy-free, gluten-free and sugar-free ice creams served by friendly neighbourhood teenagers. "Scoops and Snacks has been privileged and honored to participate in employing and giving a lot of the young local teenagers, in a lot of cases, their first opportunity to enter into a work environment," says Gibson. "It has been fun to watch and help develop a work ethic that these young workers can carry on into their future."

And given the current situation with COVID-19, Scoops has implemented a number of safety measures. "Scoops and Snacks is very concerned about the safety of all staff and customers due to the Covid-19 pandemic," affirms Gibson. "We are following all Alberta provincial regulations. All of our staff have been supplied with cool fun ice cream masks. It has always been our policy to maintain a clean and sanitised environment but now, we are cleaning everything more frequently. Staff are monitored and encouraged not to come to work if they show any symptoms of sickness." As well, contact is limited with money, all employees follow frequent hand-washing policies, the number of customers in the shop is limited, and a social distancing line-up has been set up. Customers are also not permitted to sit and eat on-site as they have in the past.

Whether Scoops and Snacks will reopen next summer remains to be seen, but for now, we can all still scream for ice cream.

Scoops and Snacks

(403) 660-4994

June hours: Tuesday to Friday 12:00pm - 8:00pm,

Sat & Sun 11:00am - 9:00pm

July & August hours: Daily 11:00am - 9:00pm

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Swamp Donkey Musical Theatre Announcement



The Swamp Donkey Musical Theatre Society's production of The Wizard of Oz was scheduled to take place May 22 to 24, 2020 at the Bragg Creek Community Centre. Unfortunately, due to the COVID-19 pandemic, we were not able to proceed with the production as scheduled. At this point, we have postponed our production of The Wizard of Oz until the spring of 2021 in order to ensure the health and safety of our cast, crew, and audience. We are in the process of determining what our fall educational program will look like in light of the global pandemic. Please check out our website at www.swampdonkeytheatre.ca as well as our Facebook page for updated information. We hope to get back to creating musical theatre with you very soon!

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PICAPIX PUZZLE

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:

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

The “logic count method” shown below is very useful:

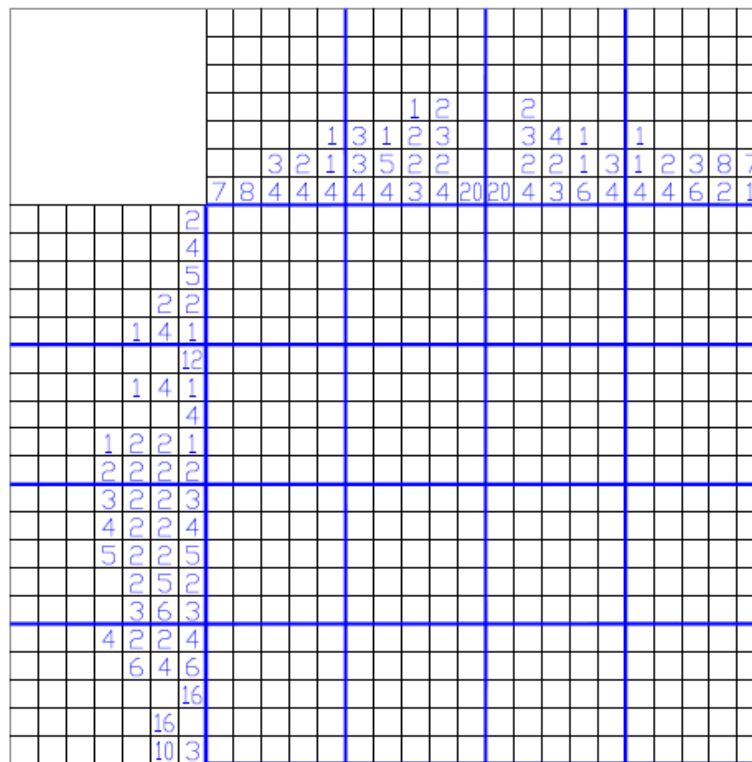
The clue at the left of the row is 6, so count 6 squares from the left to right then count 6 squares from right to left. Confidently shade in the overlapping squares.



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.

Created by Diane Baher of Okotoks

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What is CMHC? And what does it have to do with my mortgage?

CMHC is an acronym for the Canada Mortgage and Housing Corporation. CMHC plays an important role in helping Canadians buy a home.

CMHC began in 1944, it was created by the Canadian Parliament to provide low-cost housing and affordable mortgages to World War II veterans returning after the war. Today, it provides mortgage insurance for buyers who otherwise might not be able to buy a home.

This government institution provides banks and lenders with mortgage insurance if a borrower defaults on their mortgage loan on the property, CMHC assumes responsibility and reimburses the bank or lender accordingly. CMHC is available for Redwood Meadows properties without issue.

Home buyers who cannot provide a 20% down-payment are considered “high-ratio” and are required to insure their mortgages against default with CMHC*.

Because of this required insurance, CMHC is able to enforce strict criteria that borrowers must meet to qualify for their loans. This system protects lenders, borrowers, and taxpayers from unreasonable risk. The CMHC premium is added to the net mortgage amount (but a borrower may choose to pay it at closing if they prefer).

In addition to default insurance, in April 2019 CMHC announced the First-Time Home Buyer Incentive. A shared equity mortgage with the Government of Canada. It offers: 5% or 10% for a first-time buyer's purchase of a newly constructed home or 5% for a first-time buyer's purchase of a resale (existing) home.

CMHC insured financing is available for one property per borrower/co-borrower at any given time.

CMHC also provides bulk/portfolio insurance, directly to mortgage lenders on their “low-ratio” (greater than 20% down-payment) mortgages, also as a type of mortgage default insurance. To a home buyer, this is known as being insurable with a lender paid CMHC premium (instead of a borrower paid CMHC premium).

Lenders buy this insurance for three reasons:

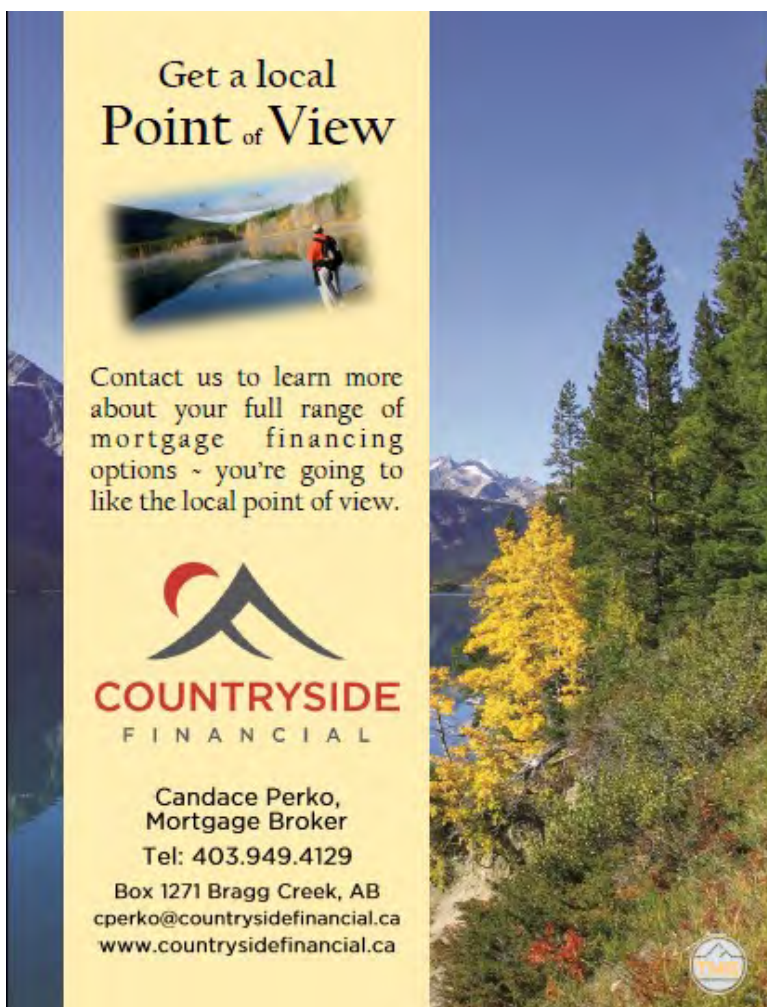
- Capital relief (lenders need to maintain less capital)
- Risk reduction (bulk insurance covers the lender in the unlikely event that a borrower with 20%+ downpayment defaults and the lender can't recover its principal)
- Securitization (insured mortgages are more valuable to package and sell-off to investors)

To the home buyer, you may choose this option if you qualify, as the interest rate tends to be more favourable than an *uninsurable* (or *conventional*) mortgage ... or you may never know if a lender chose to insure your mortgage.

* In addition to CMHC, there are two private mortgage insurer providers: Genworth Financial and Canada Guaranty. The premiums are the same among all 3; however, approval criteria does vary so check in with your broker as to which is the best fit.

Important Note ... a common CMHC misinterpretation is that homeowners are off the hook should a default (foreclosure) occur. This is not the case. First, the lender must take all reasonable and appropriate measures to manage borrower default situations. In the event of default, CMHC advises *“Once the foreclosure occurs, the borrower has an obligation to repay any shortfall if the proceeds of the sale are insufficient to cover the amount owed under the mortgage and other eligible holding costs. In these situations, the lender will obtain a deficiency judgment from the courts where it is financially feasible to do so and then submit an insurance claim to CMHC along with an assignment of the judgment. CMHC will then attempt to recover on the judgment.”*

Candace Perko
Countryside Financial Corporation



REDWOOD MEADOWS COMMUNITY BABYSITTERS LIST

NAME	AGE	QUALIFICATIONS / COURSES	CONTACT INFORMATION
Banon	14	Home Alone, Babysitting Course	403-949-4104
Bo	13	Home Alone, Babysitting Course	403-949-8471
Darian	15	St. John's Babysitting, Home Alone	403-949-2490
Ella	11 ^{1/2}	Babysitting Course	403-470-6411
Elizabeth	12	Red Cross Babysitting, CPR	403-540-8056 ekorthuis@telus.net
Emma	19	CPR, First Aid, Special Needs Experience	587-899-5420
Emily	17	First Aid, CPR	587-582-2846
Griffin	12	Babysitting Course	403-408-6998
Hunter	12	Red Cross Home Alone, Babysitting Course	403-949-8888 (Redwood)
Jerrith	14	Red Cross Babysitting	403-869-5634
Kate	16	Babysitting Course	403-860-9525
Keeling	17	Red Cross Babysitting, Home Alone, First Aid	403-949-3149 keelingbarrie@me.com
Kyle	14	Babysitting Course	403-470-6411
Liam	16	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	14	Babysitters License, Standard First Aid, 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 tanyasilvercyr@gmail.com
Quinn	14	Babysitting Course	403-949-3149 quinnbarrie@me.com
Sawyer	14	Red Cross Home Alone, Babysitting Course	403-949-8888 (Redwood)
Tanis	13	Red Cross Babysitting Course	403-949-3303
Tessa	12	Babysitting Course	403-949-3214
Tia	14	Babysitting Course, Home Alone	403-949-4475
Tianna	12	St. John's Babysitting, Home Alone	403-949-3463
Zara	16	Babysitting Certificate	403-949-4474

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