

Chatter

Read the CHATTER online at www.redwoodmeadows.ab.ca Let's get social!

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RMCA has a lot on offer this month! Come participate in the COVID-aware **Easter Egg Scavenger Hunt** on Saturday, April 3rd, at Curtis Field. The **Easter Bunny** will be giving out prizes from 12-4pm (see poster on back page). Also, registration is OPEN for **SPRING SPORTS**.

REDWOOD MEADOWS COMMUNITY ASSOCIATION



Soccer: Tuesday evenings
T-ball: Wednesday evenings
Tentative Start Date: May 11th, 6 sessions

Coaches and RMCA members receive a discount

The ability to run Spring Sports is subject to COVID-19 guidelines and the availability of Curtis Field

Register at:

https://playyon.com/redwood-meadows-soccer/

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A MESSAGE FROM THE RMCA PRESIDENT



Dear Redwood Meadows Residents,

What a year it has been! March 2020 changed things as we knew them. We kept adjusting our 'normal' and we are still adjusting. Frankly, our 'normal' will likely never be the same. I believe we will one day look back and be so thankful for that. But for now, we're still wrestling with it so it will take some time.

This last year has made us reassess how things were done in the past. Forced us to ask some tough questions. Helped us to see where we can do better. Opened our eyes to the value of curiosity. The importance of a healthy, respectful debate. And listening to gain a deeper understanding. The beauty of it is that quality of life, connecting, nature, relationships, mental fortitude and having fun all play a larger part in most of our lives.

In Redwood, we are in a beautiful transition right now with the new lease wrapped up. We so appreciate every individual who had a part in this and all the hours they spent on it. Thank you!

I believe that to build a strong community we need to build strong relationships. RMCA is committed to working with Council, Townsite, Tsuut'ina Nation, Bragg Creek and surrounding areas to build a strong community moving forward. RMCA is committed to serving you, the community! We are mindful in our spending because we value your hard-earned money and the sustainability of RMCA. We are constantly assessing, evaluating, and re-creating, so that we are a reflection of the needs and desires of our community.

What I love about this community is its ability to continually recreate itself, adjust and try new things. It has been beautiful to see the concession bring the community together in a safe manner. Thank you to Townsite and to all of you who work hard to maintain consistency for the community.

The March Scavenger Hunt was a hit! It was great to see families and kids getting out together and travelling from one side of Redwood to the other. We listened to your feedback, and RMCA has been working hard to create another fun hunt. It will be an Easter Scavenger Hunt on Saturday, April 3rd from 12-4pm.

Also, because we hear you, we will be running Spring Sports, keeping in mind field repairs and COVID.

That said, we can't do any of this without you so if you can volunteer an hour of your time or more, we need you! Some of the volunteer positions we need filled: volunteer coordinator, secretary, sports positions, event volunteers, concession volunteers, Canada Day Committee. If you would like to be a part of a baking group for events, we'd love to have you too.

I am honoured to work with an RMCA that is so committed to the community. RMCA is run by volunteers who put countless hours in every week. If you know or see an RMCA board member in the neighbourhood, please take a moment to say thank you. They don't hear it enough!

I deeply appreciate every one of you. You are what makes Redwood so beautiful!

Sincerely,

Jennifer Illescas RMCA President

RMCA UPDATES AND VOLUNTEER POSITIONS

SPRING SPORTS

Registration is open! Sessions tentatively start May 11th.

Soccer on Tuesdays; T-ball on Wednesdays. Discounts for RMCA members and coaches.

Register at https://playyon.com/redwood-meadows-soccer/.

Please note: Dates and the ability to offer Spring Sports programming are subject to change due to COVID guidelines and potential renovations to the playing field. Registrations are accepted but payment will not be collected until dates are confirmed.

EASTER

Saturday, April 3rd, 12-4pm, Curtis Field

Bring your family any time between 12-4pm to enjoy a short, COVID-friendly Easter egg scavenger hunt with a special prize from the Easter Bunny at the end. The concession will be open with special Easter-themed treats as well as regular fare.

BOARD POSITIONS

We are looking for a **Secretary** and a **Volunteer Coordinator**.

EVENTS COMMITTEE

If you would like to be part of the Events Committee or plan/co-plan a single event, we want to hear from you! We especially need enthusiastic people to help plan Canada Day festivities as it is fast approaching.

Concession

Volunteers are needed to help at the concession on occasion. This is a fun way to get to know the community! If you or your teenager are interested, let us know and we'll contact you when volunteers are requested.

BOTTLE/CAN COLLECTION

RMCA is looking for a volunteer to collect the recyclables from the Townsite bins and take them to the depot. All money collected will go towards RMCA initiatives in our community.

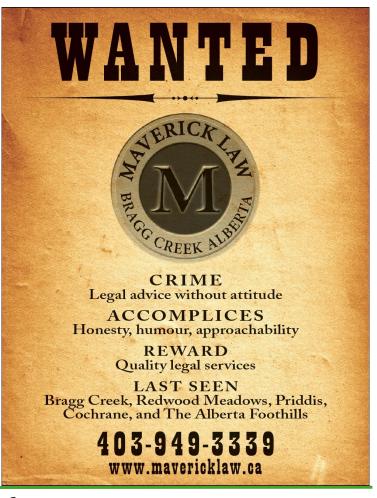
MEAL DELIVERY VOLUNTEERS

RMCA is looking into the fun idea of bringing restaurant delivery to Redwood Meadows on a monthly basis. To make this happen, we need volunteers to pick up the food and deliver it. If you would like to make your neighbours' day by delivering their order to their doors, this is a job for you!

BAKING COMMITTEE

It has come to our attention that Redwood Meadows is filled with enthusiastic bakers, but unfortunately we don't know who you are! If you would like to provide baked goods on a regular or semi-regular basis, please contact us.

Send inquiries to VOLUNTEER@RMCA.CA



A MESSAGE FROM REDWOOD MEADOWS MAYOR & COUNCIL



Spring is in the air in Redwood Meadows! The transition into the warmer weather has meant an end to the oval and skating rink for the season but we are now getting ready for spring activities on the sports field and the disc golf course. Plans are in place to repair Curtis Field to make it an elite sporting field for all. Concession will remain open on Saturdays and special events. Rumour has it that frozen treats are coming to the menu including ice cream!!

Regarding COVID, the Townsite office is open by appointment but staff continue to work from home where possible. Please contact Townsite for more details and availability as the situation is fluid and subject to change.

The installation of new Townsite-owned fibre internet line is nearing completion. Construction and trenching inside the Townsite boundaries are done with the remaining trenching to Bragg Creek expected to be complete by the end of April.

As we reported last month, our new LED streetlights are on order and should be in the Townsite by the end of April. There are already four test lights installed at the East end of Wolf Drive. Feel free to look at the wildlife friendly and dark sky compliant solution.

Townsite, working with the Nation, has received approval from Transport Canada to conduct an aerial BTK Spruce Budworm control program. Townsite will communicate specifics to residents (including information kits) once all permitting is in place. Watch the weekly Updater for more information.

Regarding the lease; as of the date of writing (March 22nd); both the Ministerial order and the Head Lease between the Government of Canada and the Nation have been signed. We expect to sign the Master Sublease very shortly. We will continue to update leaseholders with all developments – please contact the Townsite office or e-mail redwoodlease@redwoodmeadows.ab.ca if you have any questions.

Our AGM will take place on May 18th. Formal notice and information packages will be sent out shortly. Council is still determining (subject to public health orders) if this meeting will be in person, virtual or a combination.

Thank you as always for your continued support.

Paul Sawler, on behalf of Redwood Meadows Council

A MESSAGE FROM THE DIRECTOR OF EMERGENCY MANAGEMENT

Friends and neighbours,

I write to you today to maintain our commitment to communication and to keep you informed on how provincial restrictions will impact our lives in Redwood Meadows. We have now reached the dubious milestone of living in a COVID world for just over a year. Each time I sit down to write these letters, I hope that it is the last one. When I think back to a year ago, the catch phrase of the day was "we are all in this together". How quickly we learned that although we are in the same storm, we are in different boats. Some have been challenged with loneliness, while others faced economic stresses and job losses, working from home while simultaneously overseeing our children, or caring for seniors in our charge. We must continue to care for one another and understand that our personal situations are all different.

Many are now dealing with COVID fatigue, while others are outright depleted. I hope when we look back we remember a community that came together in ways that we safely could and cared for each other. Our Oval should serve as an example of all we can do together in spite of challenges we face.

Now it is officially Spring! Although the province just announced that we are not proceeding into Phase 3, we are making progress with vaccinations. We are now seeing our grandparents, elders, and our parents receiving the vaccine. The finish line is now in sight. But this is not yet the time to become apathetic or let our guard down. We have come too far. I will restate our commitment to all of you. Your council, staff, and your community association will continue to do all that we safely can to pull us through these challenging times. Better days are on the horizon and we will emerge a stronger and more connected community.

I will be working closely with Townsite and RMCA to discuss safely celebrating Easter and Canada Day. We are also discussing spring sports, parade of garage sales, and emergency preparedness week. As you know well, this is a fluid situation and we will do all that we safely can.

Below is a non-exhaustive list of the restrictions we are currently working with:

- All indoor social gatherings remain prohibited public and private.
- Outdoor social gatherings are limited to 10 people maximum and must not have any indoor component.
- Redwood House is closed except by appointment. Wedding ceremonies up to 10 people and funeral services up to 20 people are permitted.

Outdoor sport and recreation

Adult group physical activities, including team sports, fitness classes and training sessions, are prohibited or restricted across Alberta. Group activities must be socially distant and are limited to 10 people.

Youth recreation

Eligible participants include: under 18 and coaches. Lessons and practices (indoor and outdoor) Games are not allowed. Maximum of 10 total individuals, including all coaches, trainers, and participants. More than one group is ok if distance by 3 meters and they do not intermingle. Physical distancing must be maintained. Coaches must be masked at all times.

I hope the spring weather brings us out of our houses and affords us the opportunity to explore and rediscover all that Redwood has to offer. We have many improvements to our outdoor amenities planned and are excited to share more in the coming weeks.

Stay healthy!

Sincerely,

Ed Perkins

Council Secretary and Director of Emergency Management

RMCA UPDATES AND VOLUNTEER OPPORTUNITIES

CHATTER IN THE WOODS

Chatter in the Woods is a volunteer-run newsletter with all advertising proceeds supporting the Redwood Meadows Community Association (RMCA). The Chatter is published the first day of every month except July and August. It is distributed electronically to more than 300 email addresses, posted online at www.redwoodmeadows.ab.ca, and a link is posted on several community Facebook pages. Print copies are available at the mailboxes in Redwood Meadows, at Redwood House, and at the Bragg Creek Community Centre.

Receive a link to the Chatter on the first day of each month by emailing us at: theredwoodchatter@gmail.com

ADVERTISING RATES

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

Business Listing \$50/year (10 months)

ADVERTISEMENT SIZES

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PDF and JPG files reproduce best in print and online.

Discount rates are offered for five-month or ten-month commitments.

Send your advertisement to:

theredwoodchatter@gmail.com

Send your payment to:

E-transfer: payment@rmca.ca (subject: Chatter)

Cheque: Drop off at Redwood House

The deadline for submission is the 20th of the month prior to publication. All articles and photograph submissions must be signed or credited.

Chatter in the Woods is not responsible for the content or accuracy of articles printed. The views reflected in this newsletter do not reflect the views of the editors.

Calling All Chatter Enthusiasts:

We are looking for contributors (yes, YOU!) to make the Chatter the best it can be. Make a submission once or commit to a monthly article. If you are looking for a topic here are some ideas:

Recipes - Do you have a favourite family recipe (or one you just came across) that you'd like to share?

How-To Article - This could range from a small building project to making an origami crane to practicing mindfulness. You choose!

Top Ten List - Another open-ended one...movies from the '80s, poisonous spiders, vacation destinations. So many possibilities!

Get to Know Your Community Volunteers - Any aspiring journalists out there? Interview our wonderful community volunteers and write a monthly article on a different person doing amazing things in Redwood Meadows.

Creative Entries - Are you a poet or artist? Send your work in and we'll share it with the community.

Kids Entry - KIDS, the Chatter is for you too! Write a story, draw a picture, come up with anything creative you would like to see published!

Please help make the Chatter the best it can be and fun for the entire community to read! Email submissions and inquiries to theredwoodchatter@gmail.com



REDWOOD MEADOWS TOWNSITE UPDATE

FRIENDLY REMINDER TO NOT FEED WILDLIFE

Remember, feeding wildlife can actually cause them to fall ill depending on the time of year and what is being fed. Also, it is dangerous for the animal to become accustomed to being fed by humans.

SIGN UP FOR E-BILLING

If you would like to receive your monthly utility bill via email, please contact the office at admin@redwoodmeadows.ab.ca.

DISC GOLF SEASON IS BACK

If you do not have discs, not a problem. Contact admin@redwoodmeadows.ab.ca to rent one of our disc starter packages or visit our concession on Saturdays between 1200-1600hrs where they will be made available. Disc packages are \$10 to rent with a \$20 refundable deposit.

SPRUCE BUDWORM UPDATE

Townsite is currently working closely with an aerial applicator, entomologist, Tsuut'ina Nation, and government agencies to have all requisite permitting in place to conduct an aerial spray of the human, pet, animal/wildlife, flora, safe Btk Spruce Budworm mitigation agent. As soon as all government permits have been issued, a comprehensive information package will be distributed to all residents. The entomologist will be monitoring larvae development and determining the appropriate time to conduct the spray (anticipate late May/early June). For more information from an independent contributor, please see page 10.

COUGAR PRESENCE AROUND REDWOOD AND TSUUT'INA NATION

A cougar recently attacked 3 dogs on the west side of Tsuut'ina Nation off Highway 22 close to Redwood. If you spot a cougar close to your home, please contact Cochrane Fish and Wildlife at 403-932-2388.

TOWNSITE OFFICE

The Townsite Office will be closed and only accessible by appointment. Staffing will be intermittent and only present for essential services until gathering restrictions are lifted. Thank you for your patience and understanding during these challenging times.

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 you would like added, please inform Peg Rupert, our Council Executive Assistant, by the Friday before the scheduled Council meeting. Contact: admin@redwoodmeadows.ab.ca

TOWN OFFICE LOCATION

1 Manyhorses Drive, Redwood Meadows Townsite, Alberta, T3Z 1A4

REGULAR OFFICE HOURS:

Monday to Friday: 8:00am – 4:30pm

CONTACT US:

Phone: (403) 949-3563

E mail: admin@redwoodmeadows.ab.ca

Fax: (403) 949-2019



REDWOOD MEADOWS—LOCAL BUSINESS LISTINGS

Anita Curle, Facilitator and Brain-based Coach	403-560-4505	anita.curle@elevatingpotential.ca / www.elevatingpotential.ca
Ann Sullivan, SafariWorks Fitness Classes	403-689-4835	anns@safari.ca / Fit.safari.ca
Bragg Creek Community Centre	403-949-4277	program@braggcreekca.com
Blinda Bilou - Interior Design & Renovation	403-461-9748	bdbilou@gmail.com / BlindaBilouInteriors.ca
Bragg Creek Community Church	403-949-2072	braggcreekcommunitychurch@gmail.com
Candace Perko, Countryside Financial	403-949-4129	cperko@countrysidefinancial.ca
Cochrane Public Library	403-709-0346	Andrea.Johnston@cochranepubliclibrary.ca
Deborah Clark, Century 21 Bamber Realty Ltd.	403-835-3385	dclark@realestatewestofcalgary.com / realestatewestofcalgary.com
Dieter Hendrickson, Re/Max Real Estate	403-612-7849	dieter@remaxbraggcreek.com / www.remaxbraggcreek.com
KarmiK Sport & Personal Development	403-408-6998	karmikathletics@outlook.com
Kamp Kiwanis	403-686-6325	general@kampkiwanis.ca / www.kampkiwanis.ca
Ken Barrie, Century 21 Bamber Realty Ltd.	403-974-0334	ken@newdirectionrealestate.ca / realestatewestofcalgary.com
Leader Service and Renovations Ltd.	403-996-0192	chris@leaderservice.ca / 35 Sleigh Dr.
Linda Anderson Law	403-243-6400	linda@lindaandersonlaw.com / 403-949-4248
Maverick Law	403-949-3339	admin@mavericklaw.ca / www.mavericklaw.ca
Mountain's Edge Renovations	403-949-7727	4wolves@persona.ca / www.mountainsedgerenovations.com
Redwood Meadows Emergency Services	403-949-2012	www.rmesfire.org Call 911 in an Emergency
Redwood Meadows Tae Kwon Do School		redwoodtaekwondo@gmail.com / redwoodtaekwondo.com
Refining Fire Metalworks (comm & res welding)	403-589-6594	bdbilou@gmail.com
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***List your business for only \$50/year. Contact theredwoodchatter@gmail.com ***





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REDWOOD MEADOWS EMERGENCY SERVICES

Spring is here!

It's officially Spring - that means it's time to tweak our driving habits. Here's some tips to help you enjoy spring driving safely.

- REDWOOD
- 1. Don't rush to take off your winter tires. They should be left on until daytime temperatures stay above 7 degrees Celsius.
- 2. We can (and will) still get some snowfall. The warm spring sun can melt ice and snow near the road and this melted water can freeze when the sun stops shining on it and the temperatures drop below zero. If you notice wet-looking roads and the temperatures have dropped below freezing, expect ice and slow down.
- 3. As the weather warms it will bring out motorcyclists and cyclists. Look out for these two-wheeled travelers enjoying our area and give them space to safely ride, when passing.
- 4. Warmer weather brings more people, children and pets outside. Slow down and pay careful attention in residential areas and school zones. Kids focused on other things won't be paying much attention to traffic.
- 5. There are wide fluctuations in temperatures and freeze-thaw cycles at this time of year, which can cause potholes to form. Stay well back of the vehicle in front so you can give yourself more time to see potholes. Staying farther back from the vehicle in front of you will also reduce your chances of being hit by kicked-up rocks. Keeping your vision high is critical to safe driving.
- 6. Spring melting can cause localized flooding. If you encounter a flooded road, don't try to cross the flooded section as the roadway under the water may be washed out. Instead, turn around and look for an alternate route.
- 7. Spring wreaks havoc on gravel shoulders. They can be much softer than usual from all the melt water. Coupled with winter erosion, gullies can form on the shoulders. Use extra care if you're pulling off the road or if you drop a wheel off on to the shoulder. Smoothly steer your vehicle back onto the pavement.
- 8. During the winter, sand and salt are applied to the local highways to increase traction on snowy roads. Residual sand acts as tiny ball bearings under tires causing a noticeable reduction in grip. When exiting off of a major road onto one less travelled, you may be driving from a road with good grip to one with very little grip as you encounter these sand-covered roads. Look where you want to go, slow down and expect the road to be slippery from sand.
- 9. Many animals are on the move as they forage for food with their young. Every year, motorists die or are seriously injured hitting animals or trying to swerve to avoid animals (and the animals rarely survive either). Slow down and be aware of your surroundings!
- 10. Driver distraction is a leading cause of traffic crashes. It is so important to remember to stay focused on the task of driving. If you must take a look at something on your phone, pull over first.

And finally, you can't avoid it, if you can't see it. Ensure your windshield washer fluid is topped up and your windshield is kept clean to ensure you can see everything (and everyone) around you.

Until next month, stay safe!

INFORMATION ON SPRUCE BUDWORMS AND BTK AERIAL TREATMENT

The spruce budworm has a particular appetite for white spruce, the dominant tree species in Redwood Meadows. The bud worm itself is a species of caterpillar, and as any other variety, creates a cocoon and becomes a moth as it matures to adulthood. These moths then travel from tree to tree, laying their eggs within the spruce needles where they will stay for the winter and hatch the following spring.

As spring comes around, the eggs hatch and the larvae begin to seek out new growth on the tree. As buds start to emerge, the larvae begin to create silk clusters around the new bud to protect themselves as they begin to eat the newly growing needles. Any application of BTK that occurs in this early spring period would be ineffective, as the worms must ingest a lethal dose. As they're well protected within their hide-outs, this would not occur.

As the worms continue to feed the new growth is consumed, and the worms seek out additional buds. By now the worms are larger, and not as encapsulated by their silk protection. This is the stage we all get disgusted by, as a simple shake of the branch from wind or any other disturbance causes the worms to dangle from their silk threads. They cover the sides of homes and get just about everywhere as you try to mow your lawn. It's immediately before this stage, as the worms start to emerge from their protective silk homes, that an application of BTK is most effective.

This does mean, however, that this current year's growth will still be consumed. Research has shown that any attempt to protect the current year's growth does not impact the worm population in a meaningful way. Townsite is making a critically important decision in our situation by engaging an entomologist to notify us of the precise period in which the worms are most susceptible to ensure the maximum effectiveness of population control.

Studies on the development of the spruce bud worm and the bud growth of white spruce all have one very troubling result in common - each study had to change the trees they were utilizing halfway through the study as midway through the feeding period, the current year's growth had already been stripped away. Trees need new growth to remain healthy. A tree that is robbed of the opportunity to achieve new growth due to insects like the budworm tend to try even harder the following year. The tree tends to ignore attempts to heal open wounds and shuttles all of its nutrients into new growth. Year after year of these failed attempts puts incredible stress on the tree. We are all accustomed to seeing those gorgeous spruce cones on our trees, our children collecting them in the fall to make crafts. We haven't had a single cone on our trees for years, a sign of the significant stress the trees are under. These cones allow the trees to reproduce. The absence of them spells the inevitable end of natural repopulation and reforestation.

Over the past few years of our current infestation, our spruce trees have been dying. As the worms eat all of the new growth and the trees are stressed ever further, their branches dry out and disease enters the tree as moisture is focused to areas of attempted growth. Our trees are dying. The crispy branches and abundance of spruce needles on the ground spell the imminent end of our trees. If you've followed along with some of our posts, you'll have seen the intense level of dead and hazardous trees that require removal. Additional stresses on the trees and a lack of reforestation through cone generation will not only further complicate the number of critically hazardous trees. It leaves us increasingly susceptible to the catastrophic effects of a wildland/urban interface fire.

In our opinion, Townsite has taken critical steps to ensure the maximum effectiveness of an aerial application of BTK and has done their homework well. The correct experts are involved to ensure the best possible outcome. We've received questions about a natural cycle for these insects, suggesting that they'll move on on their own. While technically that is correct, the worms leave when there is no more food to sustain them - when all of our white spruce are dead and cannot generate ANY new growth. Coupled with the lack of natural reforestation and the incredible hazard dead trees 75 feet tall and higher present hanging over our homes, without this critical intervention we will not live in this beautifully forested area much longer.

Trees, much like us, can benefit from the occasional health intervention or prescribed medication. BTK is perhaps the safest and best medication for this current situation. BTK has been used in numerous communities across Canada and around the world to eliminate harmful moth infestations. A natural occurring bacterium, it is harmful only to caterpillars and must be applied through a spray application. Aerial spraying remains the most effective and inexpensive way to eradicate infestations (vs. ground spraying).

There's been debate as to whether BTK is a pesticide - a pesticide is defined as a substance used for destroying insects or other organisms harmful to plants or animals. By this definition, yes - BTK is a pesticide. It is however a biological insecticide. It is a rod-shaped bacterium found naturally in dead or decaying soil. First isolated in 1902, it is widely used by gardeners and forest services as it is effective and safe.

A look at the Safety Data Sheet (SDS) for BTK can be a bit alarming, as it speaks to skin and eye irritation, a requirement to keep it away from waterways, etc. It is important to understand that this SDS speaks to BTK concentrated in storage and transportation containers. Should a large drum of concentrated BTK be splashed into your eyes or on your skin, it will cause irritation. Dumping a tanker truck of BTK into the Elbow River will have detrimental effects to the ecology of the area. Once dispersed through a spray applicator, however, the concentrations of BTK are not enough to cause irritation or concern to the rivers or waterways. Remember, BTK is a natural bacterium found in decaying soil. The amount applied through an aerial application will not significantly impact the naturally occurring concentrations within the ground, it will simply generate sufficient amounts above ground to impact the current spruce bud worm infestation. BTK is also fairly unique in it's targeting of caterpillars, and is considered non-toxic to other flora and fauna. Our wildlife will not be impacted by the application of BTK, however the complete deforestation of our area will not only take away their homes but their food sources as well.

There will always be concerns with the use of pesticides to manage insects. One health recommendation made specifically for aerial applications is directed at those who may have compromised respiratory systems. For

these individuals, it is advised to close all windows in their home the evening before application and stay indoors for one hour after aerial application concludes. By that time, airborne droplets are no longer present. Ideally we wouldn't find ourselves in a situation where the use of pesticides was required to manage this infestation, however BTK remains the safest and most effective option and has been used since the 1960s for successful aerial applications. The risk of not conducting this application is far greater as our trees continue to die and we end up needing to remove the forest we all love.

Sean Sterna and Mark Fortin

Red Mountain Rigging, Tree Removal http://www.redmountainrigging.com/

Disclaimer – The authors do not represent Redwood Meadows Townsite or Council. This article is not a comprehensive information package for residents. Townsite has pledged to gather all relevant materials and distribute them accordingly. We are not experts in entomology or chemistry.



Kindergarten

Tuesday/Thursday 9:00am-3:15pm

Preschool

ages 3–4 years old 3–Mornings 8:45am–11:45am (M/W/F) 3–Afternoon 12:15pm–3:15pm (M/W/F) 5–Mornings 8:45am–11:45am (M–F)

For additional information and our other programs please contact admin@thelittleschoolhouse.ca or visit us online at www.thelittleschoolhouse.ca

BRAGG CREEK COMMUNITY ASSOCIATION

Hello Bragg Creek and Redwood Meadows!

I love spring, the season of new beginnings. With it comes the promise that everything can begin again, letting go and embracing something new. To quote Leo Tolstoy - "Spring is the time of plans and projects" and that is exactly what we are doing here at the Centre...planning. We are working on a few exciting projects that we hope to announce later this month so keep your eye on our website and social media for the latest news.

The Bragg Creek Satellite Library is open!

Residents in Bragg Creek and area have access to Library Lending Lockers offering residents convenient self-service holds pick-up, browsing, and returns. With a current Marigold (TRAC) library card issued by Marigold or any participating member library, you may access the Library Lending Lockers. Instructions on using the lockers are available online at www.braggcreeklibrary.ca.

*Redwood residents: Please pick up a "Discover the Possibilities" brochure at your town office that outlines the many benefits of being a public library cardholder within the Marigold Library System. Marigold will extend memberships for current cardholders residing in Redwood Meadows until December 31, 2021. How do I get a library card?

You have three options to register for a TRAC library card:

- 1. Fill out the online registration form at www.braggcreeklibrary.ca
- 2. Visit any Marigold member library
- 3. Contact Marigold Library System at 1.855.934.5334

Need to Zoom?

The Internet Co-workspace is open. If you require a reliable internet connection to work or school virtually, we've got you covered! Daily, weekly and monthly rates available. Ask about our student rates.

Yoga

Saturdays 9:00 - 10:15 am; \$18/session or \$150 for a 10 pass.

Email: <u>info@braggcreekca.com</u> to register. *Space is limited-Please register before noon on Fridays*. Masks must be worn by clients at all times during low-intensity individual and group exercise.

Summer Camp

Registration is open for Nature Adventures Summer Camp with Rediscover Play! Running 8 weeks; July 12th thru August 30th; children ages 5 – 12 years will learn bushcraft, wilderness survival skills and creative play through outdoor exploration. Each week will have a theme. Spots are filling up quick so don't wait, register now!

Register: braggereekea.com

Email: info@braggcreekca.com for information

Did you know the Bragg Creek Community Association is a registered charity and can issue tax receipts? Remember to purchase your membership and consider donating. Every little bit helps us to continue our mission — to support the greater Bragg Creek area through programs, events, and services that build community responsibly and sustainably for current and future generations.

Our office is open Monday – Friday 9am – 5pm. Call 403-949-4277, email: <u>info@braggcreekca.com</u> or visit us at <u>www.braggcreekca.com</u> for news and updates.

Christine Pollard

Program and Event Manager

Register: www.braggcreekca.com

Information: info@braggcreekca.com

Information: info@braggcreekca.com

Information: info@braggcreekca.com

Information: info@braggcreekca.com

Information: info@braggcreekca.com

Information: info@braggcreekca.com

APRIL RELEASE FROM THE OFFICES OF MIRANDA ROSIN, MLA

*O*n February 25, our Government tabled Budget 2021.

One short year ago, we were on track to achieve a balanced budget significantly ahead of schedule. Yet after witnessing oil prices plummet to negative values and the economic impact of COVID-19, circumstances have changed and governments all over the world have been forced to adapt. Over the past twelve months our Government took action to protect the health and financial security of everyone living in our province. Budget 2021, centered around the theme of Protecting Lives and Livelihoods, reflects just that.

Budget 2021 makes a historic investment in healthcare, funding it at its highest level in history. This includes a \$900 million overall increase, \$1.3 billion in new contingency funding specifically for COVID-19, \$97 million to clear surgical backlogs caused by the pandemic, \$143 million over three years for new health care facilities, \$200 million to boost continuing care, and \$140 million for mental health supports. Of course we recognize that additional funding is not the only way to reform and improve healthcare, which is why these funding announcements are complemented by the measures our Government has already taken to reduce surgical wait times by contracting some surgeries to chartered surgical facilities, and our decision to privatize hospital laundry and janitorial services so that all existing healthcare dollars can be directed into actual frontline healthcare delivery.

In addition to new funding to protect the lives of Albertans as we emerge from COVID-19, Budget 2021 also makes investments to strengthen and diversify our economy and protect the livelihoods of Albertans. Budget 2021 includes new financial supports for working parents, \$3.1 billion in economic recovery programs, a \$22 million increase to support tourism and destination management, and the continued advancement of the largest infrastructure stimulus spend in Alberta's history – \$20.7 billion to create 90,000 jobs and ensure our province is prepared for the economic growth ahead. While Budget 2021 makes strategic investments to grow our economy and protect the health of Albertans, it simultaneously recognizes the dire need to return to fiscal balance as promptly as possible. That is why Budget 2021 also seeks to find labour efficiencies across multiple ministries, keeps debt-to-GDP below 30 per cent, reduces spending to municipalities by a whopping 25 per cent, and most notably, rolls back public sector compensation.

Our Government understands that the best way to pursue a balanced budget is to grow our economy, and that's what the strategic investments in Budget 2021 will do. If West Texas Intermediate (WTI) prices can sustain themselves at \$55/barrel over the course of this year, the projected deficit in Budget 2021 forecasted on a WTI price of only \$46/barrel will reduce itself by \$3 billion. If oil prices continue to rise from there and our economy continues to grow, Albertans can be confident that our province will be on track to fiscal balance once again in no time.

The Bank of Montreal, the Conference Board of Canada, and the National Bank of Canada are collectively projecting that Alberta will lead the country in both GDP and employment growth this year. With the WTI already rising more than \$20 higher than the \$46 price our budget is predicated upon, a suite of major private sector investments in our province spanning every industry from robotics to geothermal to film production, and the most competitive tax rates in North America, we can be confident Alberta will remain the economic engine of Canada as we embark into this new year.

The future is bright for Alberta, and our Government will continue to support our province's economic growth and recovery as we put COVID-19 in the past. Budget 2021, "Protecting Lives and Livelihoods", is the first step in a new and better direction.



403-949-7727 or 403-461-2710

BRAGG CREEK PERFORMING ARTS PRESENTS: COUCH FEST

John Wort Hannam, Oscar Lopez, Colin Linden and The Travelling Mabels open Bragg Creek Performing Arts Couch Fest

On Friday, April 16, 2021, the Bragg Creek Performing Arts proudly host their 40th anniversary "Couch Fest" celebration, an online event featuring artists from the past four decades.

In 1981, the Bragg Creek Performing Arts was launched to give artists a stage to share their work with the community. "It's been an honor to have hosted many amazing and talented performers, and worked with such wonderful community volunteers. We need the arts now, more than ever, "Clint Docken, BCPA spokesperson, said. "I am proud that the BCPA is entering this virtual arena, ensuring that we remain connected to one another and energized by the arts."

The Couch Fest will be a celebration of talent. John Wort Hannam, folk music musician, is known for his story telling through music. His themes include life in western Canada, and the human experience as seen through the eyes of working folk. Feathers in Wort Hannam's cap include the 2010 Canadian Folk Music Award and a Juno nomination.

It will be hard to sit still when listening to Oscar Lopez. He is a world-class guitarist who has dazzled the ears and touched the hearts of many with his stunning technique. Lopez was named Instrumentalist of the Year by the Prairie Music Awards, has Juno wins and the Socan Hagood Hardy Jazz/Instrumental Music Award.

As an ardent fan once stated, "If the Eagles and the Trio (Dolly Parton, Linda Ronstadt and Emmylou Harris) were a family, then surely their children would be The Travelling Mabels". It's the harmony vocals that make

this delightful country-folk group an exceptional experience.

Colin Linden is Canada's musical Renaissance man. He has been playing country blues, '20s style acoustic blues, since he was a kid and met [electric blues pioneer] Howlin' Wolf. Linden captures the spirit of his early blues heroes, but his approach transcends mimicry.

"Celebrate with us at this virtual event. You'll support the BCPA and ensure performing artists keep sharing their talent and inspiration with the world," Docken said.

"To make for a truly one-of-a-kind evening - wherever you are - why not order-in from your favorite local restaurants?" resident Ziggy Stuart said. "This would make for a special night at home, with the feeling of a great night out."

Our Couch Fest will have you and your peeps sitting on the edge of your seat. It starts at 7pm on Friday April 16. Each BCPA ticket includes unlimited ondemand access to the show for 7 days following the event. To purchase tickets - \$25 per couch - visit www.bcpa.ca





REDWOOD MEADOWS RESOURCES	PHONE NUMBERS		
FOOD			
Cochrane Activettes Food Bank	403-851-2250		
Bragg Creek Community Centre	403-949-4277		
TsuuT'ina Food Bank	403-252-5884		
EMPLOYMENT SUPPORT			
Rocky View / Wheatland Employment Centre https://rwemploymentservices.com/	403-709-0010		
TsuuT'ina Nation Official Website https://tsuutinanation.com/jobs/	403-281-4455		
FINANCIAL SUPPORT			
Alberta Income Support https://www.alberta.ca/income-support.aspx	1-877-644-5135		
Money Mentors – Alberta Debt Relief https://moneymentors.ca/	1-888-294-0076		
TsuuT'ina Income Support department	403-238-6406		
SUPPORT LINES:			
Access Mental Health - Alberta Health Services	1-844-943-1500		
Boys and Girls Club of Cochrane and Area - Youth Support, ages 12-22	403-618-3149		
Calgary Youth Drug Line	403-269-3784		
Child Abuse Hotline	1-800-387-5437		
Cochrane & Area Family and Community Support Service (FCSS)	403-851-2250		
Cochrane & Area Victim Services http://www.cochranevictimservices.ca/	403-851-8055		
Cochrane Family Resource Network	403-851-2265		
Distress Centre Crisis Support (24hr)	403-266-4357		
Domestic Violence Support – Big Hill Haven, Cochrane	Big Hill Haven, Cochrane 403-796-6564 or 403-437-4636		
Domestic Violence Support – TsuuT'ina Spirit Healing Lodge	403-852-9929		
Domestic Violence Support – Rowan House, High River	1-855-652-3311		
Indigenous Crisis Support (24hr)	1-855-242-3310		
Kids Help Phone (24hr)	1-800-668-6868		
RCMP Non-Emergency	403-932-2211		
Rural Outreach Support Worker (Information, Resources and Support)	403-851-2286		

Misunderstood - by Amber Zierath

I see the way they look at me. It hurts to know so many detest my very existence.

If there were a way to let others know the real me and help them see my abilities instead of my flaws, perhaps they could learn to love me instead. If I could figure out how to control the parts of me that disgust so many, perhaps more would welcome me into their lives? I've seen the way some other creatures look and, quite frankly, I'm adorable. I know I could be an excellent cuddler, if only given the chance.

Maybe it isn't my appearance that pushes others away. Could it be my lifestyle choices that have them disgusted? I'm not sure it's even anyone's business what I get up to. Even so, there are certain things I'm not willing to give up for the approval of others.

Like my food choices. Nothing beats the taste of a plump grasshopper or beetle, and I refuse to be polite about eating them. Another of my favorites is finding a ground wasp nest and cracking it open to eat the yellowjackets. The trick is to consume the angry ones first, then go for the juicy larvae tucked neatly into the nest. Many believe: more pests, more problems. Well, not in my case. I could prove to be a gardening ally if I weren't perceived as a hideous pest myself. I could be a pest control hero.

Do others have a problem with my rent-free accommodations? It is quite a skill gaining access to some of the poshest homes in the area. I especially have a knack for procuring the obscure and upand-coming places.

Perhaps the issue isn't that I need to change at all. The only logical explanation for having so few fans must be that they're all jealous. That must be why dogs are always pursuing me with such vengeance - they're intent on stealing my powerful gift. Others only wish they could eat bugs like me and clear a room with one swift flick of their tail. Try as they might, nothing can ever compare to the unique characteristics of a skunk.

To learn more about the writer, please visit her website at: www.amberzierath.com

General Trivia

- 1. A common saying states, "Men are from Mars, women are from _____". Where?
- 2. What is the dot of an i or j called?
- 3. If a *Procyon lotor* sinks its dentition into your gluteus maximus, what has happened to you?
- 4. What are Chubby Hubby, Half-Baked and Vermonty Python?
- 5. What out-of-this-world gemstone is typically a potassium aluminum silicate?
- 6. What is the other name for the Bermuda Triangle?
- 7. What liquid is found in most cigarette lighters?
- 8. What does Volkswagen, the popular German car, mean in English?
- 9. What does an ichthyophobe have a fear of?
- 10.The first portable electric vacuum was released in 1905. Why did this machine not sell well?
- 11.Most construction safety manuals use the abbreviation PPE; what does it stand for?
- 12. What are you cutting if you are using pinking shears?
- 13. According to legend, which plant screams when the root is dug up?
- 14. What does the Latin word 'circa' mean when preceding a date?
- 15. Where would you be most likely to see a "widow's peak"?

Questions provided by FunTrivia

Answers on page 18



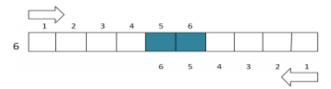
PICAPIX PUZZLE

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 blocks, i.e., top number for a column is the top, block, and left-most number for a row is the left-most block.

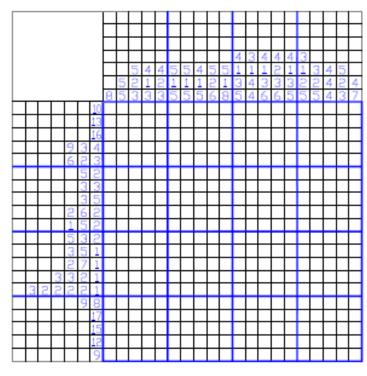
The "logic count method" shown below is very useful: The clue at the left of the row is 6, so count 6 squares from the left to right and then count 6 squares from right to left. Confidently shade in the overlapping squares.



This 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

IRIDESCENT FIND





RAMBLINGS FROM THE REDWOOD GARDEN—BRING YOUR SPRING GARDEN INDOORS!

/m coming into my sixth growing season in Redwood Meadows and every year brings surprising weather patterns and unique challenges to the northern gardener. April can be a particularly exciting month when I'm most impatient to get my hands in the dirt and begin the gardening season. Last April our gardens lay dormant under a thick layer of ice and snow, but we are enjoying an unseasonably warm March and I've already noticed activity in my perennial beds. I have high hopes for an early start to the growing season!

The Redwood growing season typically runs from late May to early September; at best 90-100 frost-free days with challenging cold nights. We've had very late, and very early frosts that will stop even the hardiest of plants in their tracks. Gardening out here is not for the faint of heart! And because we live in an area with a short growing season, I like to make the most of those blissful warm summer months by giving my plants a head start indoors, yielding earlier vegetable harvest and a garden full of early blooms.

April is an excellent time to start many vegetables indoors including broccoli, cauliflower, cabbage, kale and even lettuce. If you haven't already started your tomatoes or peppers, April is also a wonderful time to get the early or short season varieties going. As for flowers, I've had great success starting marigolds, calendula, sweet peas, cosmos, nasturtiums, saliva and alyssum in April. I also begin potting my dahlia tubers and this year I'm giving gladiolas a try. My favorite herb to start from seed in April is basil, although chives, lemon balm, sage, oregano and thyme are also great options. Seed starting is a wonderful opportunity to get children involved in the gardening process, since who doesn't love to play in the dirt!?

To begin your seeds indoors you'll need the following:

- Seed starting mix
- Planting trays or recyclables with good drainage holes
- Plant markers or popsicle sticks
- Seeds
- Plastic wrap or dome
- A sunny windowsill or grow lights
- 1. Moisten your soil mix with water, ensuring the mix is damp but not soaking wet.
- 2. Fill your trays or recyclables with soil and **plant the seeds** at the depth specified by the seed packet. I like to plant around 2-3 seeds per well and pinch or cut off the weakest seedlings when they grow an inch or so tall. Water seeds lightly.
- 3. Cover the trays with a plastic dome or plastic wrap to ensure the soil does not dry out.
- 4. Place your trays in a warm location. I keep mine on my kitchen island so I can keep an eye on them.
- 5. Check your seedling daily for new growth. Once you notice the first sprouts, quickly remove the plastic and move your tray to a sunny windowsill or under your grow lights.
- 6. Care for your seedlings by keeping the soil moist but not too wet. Some young plants are susceptible to dampening off, which is a fungal disease that can kill your seedlings. I've found running a regular house hold fan near the seed trays can keep this in check, and the air flow will also strengthen young seedlings and prepare them for their eventual home outdoors. You may wish to fertilize or feed your plants when they have a few true sets of leaves.
- 7. **Harden off your seedlings** if you have been using grow lights. This is a process of gradually exposing the tender plants to the sun's strong light. Seedling grown on a sunny windowsill will not require as much care when hardening off.
- 8. **Transplant your seedlings** into their outdoor home. June 1st is a very safe date for planting your seedlings outside without much worry of frost.
- 9. Enjoy earlier vegetables and blooms!

Will you be starting your seeds indoors this year? We'd love to hear from all our local gardeners, please share your tips and tricks for gardening in the woods!

Jessica Smid

Redwood resident and gardening enthusiast

DON'T SHRUG OFF OUTDOOR FITNESS DURING SHOULDER SEASON

Tomorrow is the first official day of spring as I type, but with the recent lovely weather we've had, it feels like winter left a few weeks ago. Our beautiful Redwood skating oval is mostly grass and mud, the river trails are mostly ice and mud, our backyard is full of snow and mud... Hmmm, I think I see a pattern here, one that may explain why spring is not my favourite season for getting outside in the foothills. I know – the snow is melting and the earth is waking up from its winter sleep, and for that we should be excited and grateful. Sadly, the earth doesn't *really* seem to wake up until about June which, in my book, is pretty much summer.

But let's not quibble.

I think we can agree that spring is shoulder season, when it's often too snowy to hike and bike but not snowy enough to ski or snowshoe. The good news, for those of us who want to get outside for some fresh-air fitness, is that the days are getting longer and there are always ways to enjoy the outdoors, especially if you have a rinse setting on your washing machine and a set of old towels for your dog. And a good attitude!

If you want to get out hiking, I'd recommend some good footwear that will keep your feet dry (or at least drier) than running shoes when you hit those inevitable slush puddles. A change of socks and shoes is a good idea too, especially if you plan to socialize outside – and safely distanced – with friends afterward.

Ice/snow spikes that attach to your shoes will get you far in springtime, taking you though mud, debris-covered ice that looks like mud, and slush. I haven't regretted spending money on sturdy spikes that don't come off in deep snow. They'll last for years as long as you take them off on rocks and gravel.

Not looking for a hiking adventure just yet? Find a sunny spot on your deck and take your regular workout outside. All you need is a mat and maybe some good music as a backdrop to bodyweight exercises: planks, lunges, squats, pushups, etc. Skipping rope is a classic (and tough!) springtime activity too.

When you're ready, move your workout from the deck to the wider world. Once you embrace outdoor exercise, you'll

start eyeing everything as a potential fitness prop. Trees are good for isometric sits, rocks for balance, boulders for jumps, benches for dips . . . The distance between landmarks works for interval training. And the list goes on. There's also a dedicated outdoor fitness area along the TransCanada Trail as you head west out of Bragg Creek.

Just writing about outdoor fitness options makes me want to get out and get active. I hope it has the same effect on you. See you outside!

Ann Sullivan

Once the sports field dries – and if COVID restrictions permit – Ann will lead outdoor fitness classes MWF in Redwood Meadows. anns@safari.ca







What can I do?

- 1. Go for a walk
- 2. Bike
- 3. Start a seed jar to transfer into your yard later
- 4. Build a bug hotel
- 5. Plan a bee friendly garden
- 6. Recycle and repurpose
- 7. Go paperless
- 8. Pick up litter in your neighborhood
- Educate yourself and your family about Earth Day
- Visit a National Park virtually

Trivia Answers

- 1. Venus
- Tittle
- 3. Bitten on the backside by a raccoon
- 4. Ice cream flavours
- 5. Moonstone
- 6. The Devil's Triangle
- 7. Butane
- 8. People's car
- Fish
- 10. It weighed 92 pounds and had a fan 18 inches in diameter.
- 11. Personal Protective Equipment
- 12. Fabric
- 13. Mandrake
- 14. Around
- 15. On the human head





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 - Water colors
 - Washable markers
 - •Food coloring with droppers
- Spray bottle with water
- Wax paper
- Pipe cleaner
- 1. Add color to the coffee filter on top of wax paper.
- 2. Spray the coffee filter with water to create a tie dye effect.
- 3. Let the coffee filter dry. This might take a few hours.
- 4. When the coffee filter is dry, scrunch the middle of it into a butterfly shape and secure with a pipe cleaner.
- 5. Roll up the tops to make antennae.

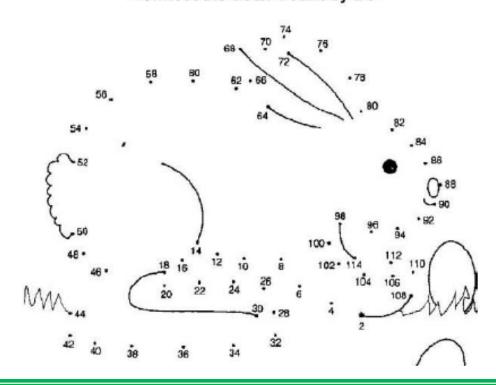


Provided by Sonja Allen





Connect the dots. Count by 2's



Congratulations to Redwood's amazing

March Scavenger Hunt Finishers!



NATURE CORNER—TIPS FOR THE NOVICE BIRDER

Oth March 11th I spotted a Common Redpoll (*Acanthis flammea*) for the first time ever. In birder language, this was a "lifer" for me. I had just dropped some groceries on the kitchen counter and glanced out my dining room window. I saw a bird on a low branch that looked like a chipping sparrow and already I was excited thinking it was my first sparrow sighting in 2021 and a harbinger of spring. Upon more careful inspection the cap on the bird's head appeared more red than chestnut in colour and my hopes shot up that I was seeing my first Redpoll. I got my binoculars out to confirm and even though I knew I was correct, I compared my little bird to photos in my birding books and apps. It turns out there were two Redpolls hanging out in my yard that day. They mostly kept to the forest floor and understory, and I was lucky enough to observe them for a few hours as they feasted on the newly exposed ground that the snow melt left behind.

While it was gratifying to add another "lifer" to my bird list, it was equally satisfying to see a new bird and immediately identify it without needing to reference and cross reference. I've been more serious about birding for about 1.5 years now, and this skill of immediate identification is becoming easier for me. It wasn't long ago though, that bird identification was completely overwhelming for me and I hardly knew where to begin. As a result I want to share a few tips that I've learned to help the novice birder get comfortable.

- 1. Now is a great time to start birding. Winter is the easiest time to spot birds before leaves appear and provide cover. We still have several weeks to take advantage before spring takes hold. Additionally, there are fewer birds in winter and early spring, making the pool of possible identifications smaller. Once you have 5-10 birds you can identify, the whole process becomes easier.
- 2. Buy yourself a nice pair of binoculars. I found birding with my cheap \$30 pair to be impossible. It wasn't until I invested in a nicer pair that I was able to identify birds with regularity. I most often see recommendations for 8x42 or 10x42 magnification.
- 3. Get a bird book specific to Alberta. It is much easier to use a book if it only contains birds you are likely to see. People have all sorts of strong opinions on which regional book is best, but I have three and I use them all equally. Once you have your book, read it, and then peruse it again and again. Becoming familiar with the birds you are likely to see is a great help. Similarly, you can download the free Merlin app for bird identification.
- 4. The single most helpful resource for me has been joining the Alberta Birds Facebook group. There are some truly amazing photographers on there and it's really helpful to see the birds people are observing that day or that week. They will often include the general area where they took their photograph so you can know if you are close by. Chances are if you see a bird, someone will have posted the same species recently. For instance, I probably wouldn't even have known that a Redpoll existed without the Alberta Birds group, but once I saw it in person I immediately knew what it was.

I want to make clear that I am no birding expert, but if you have any questions or need help with a local bird ID I'm happy to assist if I can. Additionally, Redwood has its own Facebook page where you can post photos or ask questions. Please join us at: Redwood Meadows Native Plants and Wildlife.

Rebecca Parzen



Common Redpoll
Eric Gofreed /
Macaulay Library at the
Cornell Lab of Ornithology
(ML64787461)

MORTGAGE MATTERS—SHOULD I GO WITH VARIABLE OR FIXED?

The most common question asked by my mortgage clients "Should I go with a variable rate mortgage or a fixed rate mortgage?" Especially lately when we have variable rates as low as Prime -1.05% (=1.40%) on new purchases. To better understand what the answer is, we must first understand the difference between the two.

Variable rate mortgages are linked to the prime lending rate, which are directly influenced by The Bank of Canada. Our central bank sets its targets for the overnight lending rate, a schedule of eight fixed dates each year, in order to affect the various elements of the national economy relating to its monetary policy (inflation, the dollar, etc.).

A lender funding a portfolio of variable rate mortgages will attempt to match these mortgage assets against a portfolio of variable rate deposits (savings deposits or Banker's Acceptances [a short term investment issued by a financial institution]) – attempting to lock in the spread over the duration of the loan. The end result is that, since the lenders' source of funds will fluctuate based on the actual decisions made by the Bank of Canada, so too will variable mortgage rates.

Fixed mortgage rates are an entirely different story. Financial institutions attempt to lock in the spread between the loans they grant and the deposits they use to fund these loans. The ideal source of funds for longer-term fixed rate loans is investment deposits like GICs (which have a fixed rate over a fixed term).

Investment deposit rates, however, have a different competitive pressure – bond yields. An investor looking to determine what yield they are willing to accept on would start with an understanding of the lowest risk equivalent investment. So investors will look at the Government of Canada bond yields as their benchmark. The yield on a bond rate can be thought of as the 'all-in' interest rate – how much an investor would earn, expressed as a percentage, if the investment is purchased at current prices and held to maturity.

Bond yields are volatile and fluctuate in response to political and economic events – both domestically and abroad. Economic factors such as inflation, unemployment, and currency affect bond prices, as does the risk associated with default. Bond investors also negotiate

prices based on their expectations.

When setting fixed term mortgage rates, financial institutions will analyze the bond market, since the lender will ultimately be borrowing money from investors to loan to its mortgage borrowers. When the lender sees what it views as fundamental changes in bond prices, it will act to protect its spread between loan and deposit.

In a nutshell - higher bond yields will increase the lender's cost of funds, which will lead to higher fixed term mortgage rates. As of this writing (mid-march), they're increasing and so to have fixed interest rates. Lower bond yields tend to lead to lower long-term mortgage rates.

Variable and fixed mortgage rates do not necessarily move in unison as changes are motivated by different factors.

Nevertheless, after all this economic insight ... the answer to my clients question is quite simple "Do you have the ability to withstand fluctuations in your monthly mortgage payment?" If the answer is 'yes', then perhaps a variable rate mortgage would work well for you; if the answer is 'no' then a fixed rate it is!

Candace Perko Area Mortgage Broker





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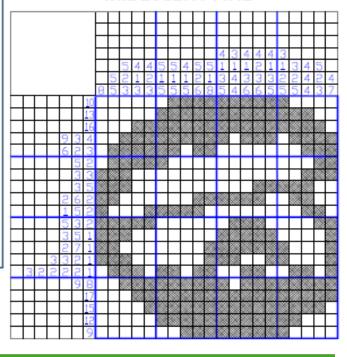
If you would like your address included in the map of sales

please email admin@redwoodmeadows.ab.ca

Subject to COVID-19 restrictions on that date



IRIDESCENT FIND



REDWOOD MEADOWS—BABYSITTERS LIST

NAME	<u>AGE</u>	QUALIFICATIONS / COURSES	CONTACT INFORMATION
Ella	12	Babysitter Course	403-470-6411
Griffin	14	Babysitter Course	403-408-6998
Hunter	14	Red Cross Home Alone, Babysitter Course	403-949-8888
Kinley	13	Babysitter Course	403-899-4914 kinleyroberts13@gmail.com
Kyle	14	Babysitter Course	403-470-6411
Lila	14		403-860-9525
Mackaela	14	Babysitters License, Standard First Aid, CPR-B	403-969-6732 macarchabault@gmail.com
Sawyer	16	Red Cross Home Alone, Babysitter Course	403-949-8888
Shawn	12	Red Cross Home Alone, Babysitter Course	shawnmacpherson08@icloud.com
Zara	16	Babysitting Certificate	403-949-4474

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EASTER SCAUENGER HUNT

12-4PM - APRIL 3 - REDWOOD MEADOWS
START AT THE FIRE PIT AT CURTIS FIELD

Can be completed independently by kids 10+. Younger children will have fun with the help of an adult. It will take 30-45 minutes and there will be a **small Easter surprise** for children at the last location.

