



Chatter

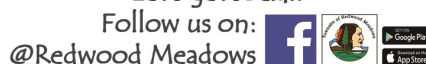
- IN THE WOODS -

Read the CHATTER online at

www.redwoodmeadows.ab.ca

Let's get social!

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2022 RMCA Memberships available now!

As a community, Redwood loves to keep families engaged, outdoors and having fun. We need your help in order to make things like Canada Day, Spring Sports, and Movie Nights happen. By purchasing your annual membership, we can continue to provide exciting activities, events and discounts to our residents and our neighboring communities! It's easy!

How to Become a Member:

You can check out our website and download our membership form at www.rmca.ca. Or find our info on the Redwood Meadows website at www.redwoodmeadows.ab.ca. Or scan here!



Fee:

\$25.00 per household

\$40.00 for those who reside outside of Redwood Meadows OR business memberships.

Payment:

1. E-transfer funds to payment@rmca.ca
2. Cheques payable to Redwood Meadows Community Association (RMCA) dropped off at Town Hall addressed to RMCA
3. Cash dropped off at Town Hall addressed to RMCA

Thank you to everyone for your continued support in making our community so special.

Email membership@rmca.ca with any questions!

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A MESSAGE FROM YOUR FRIENDLY RMCA



Meet the RMCA Board

Dean Svoboda, President

Hello, my name is Dean. My wife, five-year-old son and I have been in Redwood for four years now and love everything about our community. We love the accessibility and recreation opportunities, as well as all the amazing neighbours we have. This will be my third year with RMCA and I look forward to doing what I can to make Redwood Meadows the best place to live.

Marc Vasily, Vice President

Hi, we're heading into our eleventh year in Redwood. My family (the MV's), Meaghan, Mac, and Maeve, have participated in many fantastic community events. One of our most fond memories of the community is having our wedding at Redwood House in 2014, in which we had five families (unknown to us at the time) offer up their homes for our guests to stay. All through a post we put up on the community bulletin boards. I am excited to be on the board and continue to support this wonderful community.

Mike Hanson, Secretary

Hello. My name is Mike and I have lived here in Redwood Meadows with my wife and four kids for six years. Although I work downtown in the oil & gas industry, I am always proud to tell everyone where I live and let them know it's the greatest place to call home. The people, events and sense of community are what makes Redwood Meadows such a great place to live. We look forward to hearing feedback from members of the community on how RMCA can continue to enrich the quality of life for those who live here.

Alex Mueller, Treasurer

Hi. I've lived in Redwood Meadows with my wife and two boys for three years now. Besides the great neighbours and friends we've met here, I really appreciate the surrounding nature and the layout of this community. It is great to have the central location with Redwood House, the sports fields, playground, garden, and concession, to meet and host community events. I enjoy the outdoors working for Alberta Parks as well.

Kim Snow, Director

Hi. I've lived in the community for over sixteen years. I am married and have a nine-year-old son who attends Banded Peak. I work part time at Bragg Creek Insurance Services. On our down time my family and I like to enjoy the amazing area that surrounds our beautiful community. We enjoy hiking, kayaking, skiing and camping.

Kelli Sutton, Director

Hello, I'm a newer resident here in Redwood! We moved here last year to be closer to family. I grew up in a small town not far from here, in the Crowsnest Pass. Smaller towns and hamlets can have such a special sense of community, and I felt that the day we moved in. I grew up with my parents volunteering in my school, as T-ball coaches, and for twelve years at every swim meet. Volunteering is threaded in so much of who I am!

Dr. Karen Massey, REGISTERED PSYCHOLOGIST



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A MESSAGE FROM REDWOOD MEADOWS MAYOR & COUNCIL



Happy New Year friends and neighbours!

I hope everyone has enjoyed the holidays thus far. It's a new year! A chance to start fresh and set new resolutions. But first I would like to share a short story. We, like many others in the community, often walk to Redwood House, the parks, concession, and areas we all recreate in. While out on one of these walks we returned home to find that one of our kids had lost her mitten somewhere out on the journey. We accepted the fact that it could have been lost anywhere and conceded that maybe we would find it in the spring. Then, much to our surprise, the mitten was returned to our doorstep by a thoughtful neighbour. They recognised the mitten and knew whom it belonged to and where we lived. This little act of kindness reminded me why Redwood is so special. What community really means and just what that looks like. At a time when we live the divisive effects of social media, it reminded me how important real community is. I don't think I can begin to understate the importance of community participation and the positive impacts it has. Real community is built around our rink and oval. It's forged while huddled around the fire to keep warm. It grows through the social events that bring real people together. The foundation for friendships yet to be made.

So with that, a big thank you to the members of RMCA, RMES, RMFA, and the many other groups that help make this community great. It's our markets, community gardens, walking and workout groups, play groups, and centerpiece workshops, our volunteers, Santa in the Woods, those that maintain our trails and the Chatter to name a few. You help build this community and not divisive algorithms.

Now that our new Councillors have had time to settle in, we are going to set our priorities for this term. To help with the important task of focusing the Townsite efforts, expect to see a survey in an upcoming Updater. Please download our app! This council wants to hear about what you love about Redwood and how we can make it even better. What's important to you? Do you have expertise in resident communications, aging infrastructure, water systems, bylaw review or another area that you think Townsite could benefit from? Consider volunteering to help your community by joining a committee.

If you have feelings or ideas about how to improve Redwood Meadows, please watch for a survey from Townsite and participate. A list of volunteer committees will also be shared in the coming weeks.

Giving back to your community through volunteering and positive engagement can be very rewarding and satisfying.

We hope you have had a wonderful holiday season and are looking forward to the new year ahead.

Happy New Year!

Ed Perkins, Mayor on behalf of Council



Linda A. Anderson
Barrister & Solicitor, Notary Public

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REDWOOD MEADOWS UPCOMING EVENTS AND UPDATES

UPCOMING EVENTS

RMCA MEMBERSHIP DRIVE FOR 2022 YEAR

It's that time of year again. Please renew your RMCA Membership for 2022. The annual fee is \$25/household for residents and \$40/household for non-residents. Please refer to the cover for ways to join or renew your membership. RMCA needs your support to continue the events and activities that make Redwood the best place to call home.

UPDATES

BYLAW: GOLF COURSE

The golf course made significant improvements last year. Let's remember to be respectful of the course they graciously allow us to track set and not let pets roam free while ensuring we pick up after them.

BYLAW: HOME IMPROVEMENTS AND PERMITTING

If you plan to make improvements to your property, Townsite understands the agreements, Schedules, and Bylaws can be challenging to navigate. As stewards of the land for Tsuut'ina Nation, Townsite is here to help you navigate the rules that govern us and help you through the requisite permitting process. Having a permit from Townsite will help protect yourself and your improvements in the future by showing that the work was approved and in compliance with the agreements that regulate our conduct.

WATER TREATMENT PLANT PUMP REPAIRS

Please reduce non-essential water usage until further notice. Important work repairing pumps has commenced. Contractor vehicles will be accessing the plant via the berm.

TOWNSITE OFFICE

The Townsite Office has returned to COVID protocols. As such, the office will be closed and accessible by appointment only until further notice.

403-949-3563 | admin@redwoodmeadows.ab.ca



Kelli A. Sutton

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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 (2022)

Business Card	\$36/month
Quarter Page	\$53/month
Half Page	\$76/month
Full Page	\$144/month
Business Listing	\$50/year (10 months)

ADVERTISEMENT SIZES

Business Card:	2 ½" h X 3 ¾" w
Quarter Page (vertical):	4 7/8" h X 3 ¾" w
Quarter Page (horizontal):	2 ½" h X 7 ½" w
Half Page (vertical):	9 ¾" h X 3 ¾" w
Half Page (horizontal):	4 7/8" h X 7 ½" w
Full Page (vertical):	9 ¾" h X 7 ½" w

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



A monthly community driven newsletter for Redwood Meadows and surrounding area



Chatter
- IN THE WOODS -

Read the online version of the CHATTER at
www.redwoodmeadows.ab.ca
Let's get social!
Follow us on:
@Redwood Meadows

**We want what you
have to say!!!!**

Contribute to the chatter today

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	403-560-6016	cperko@countrysidefinancial.ca
Cochrane Public Library	403-709-0346	Andrea.Johnston@cochranepubliclibrary.ca
Deborah Clark, Century 21 Bamber Realty Ltd.	403-835-3385	dclark@realestaterestofcalgary.com / realestaterestofcalgary.com
Dieter Hendrickson, Re/Max Real Estate	403-612-7849	dieter@remaxbraggcreek.com / www.remaxbraggcreek.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 / realestaterestofcalgary.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.mountainedgerenovations.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
Resource & Support Services in Bragg Creek	403-851-2286	wendy.farnsworth@cochrane.ca
Skywalker Electrical Systems, Robert Cordsen	403-804-8072	info@skywalkerelectrical.ca / www.skywalkerelectrical.ca

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REDWOOD MEADOWS EMERGENCY SERVICES

Goodbye 2021!



2021 was one of the busiest in recent history for Redwood Meadows Emergency Services (RMES). Your 29-member team of volunteers responded to over 350 calls for service: 44% medical-related, 30% rescued-related (MVC, backcountry etc.), 19% were fire-related, and 7% other (hazmat, citizen assist etc.). This is a very significant number and variety of calls requiring extensive commitment and training by members to execute safely and effectively.

Your volunteers invested over 17,740 hours of service to the community in 2021 attending calls, standby and training. This doesn't include additional hours spent doing post-call equipment clean up, public relations events, vehicle maintenance and administrative work. A heartfelt thank you from the Officer group to our members' families for sharing them with our community so willingly this past year. Without your support, they couldn't serve the community to the high level they do!

We're always looking for local community members to join the department. A good attitude, physical fitness, the ability to commit to Tuesday training nights and availability to respond to calls are key criteria. If you or anyone you know is interested in volunteering with Redwood Meadows Emergency Services, please send a resume to recruiting@rmesfire.org.

It was an honour for the Redwood Meadows Emergency Services team to serve the community in 2021. We wish you and your family happiness, health and safety in 2022!





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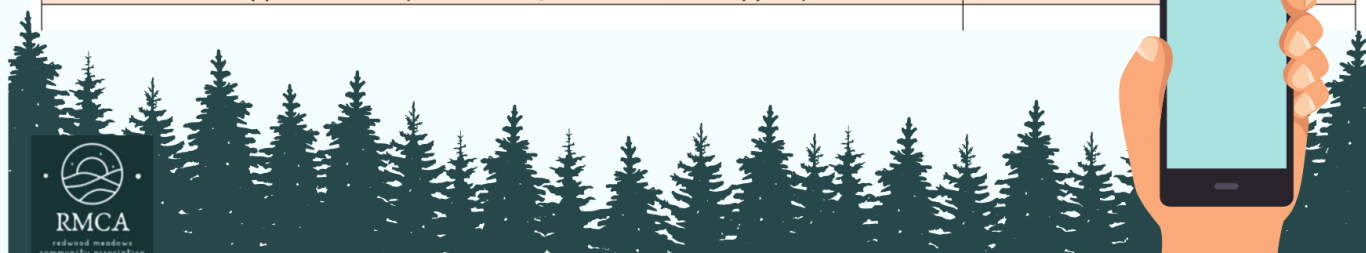


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NEED HELP?

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	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



The Rural Community Support Program provides rural residents in West Rocky View County with direct access to free and confidential meetings in Bragg Creek offering: support and problem-solving options, resource information, and referrals and help navigating government systems. If you or someone you know, has a problem and you're not sure what to do, please contact the Rural Community Support worker. Together, we can discuss solutions, options and first steps. For more information about this program, please contact: Wendy Farnsworth, 403-851-2286.

ORIGIN STORIES: A ROMAN HOLIDAY

As we grow up, the meaning of New Year's Eve, like many major holidays, seems to change with each passing year. We go from fighting desperately to stay awake until midnight when we are young, to staying up much too late as young adults.

Eventually, New Year's becomes more than just a celebration. For some, it's a chance for a fresh start, for others an opportunity to try something new. It's a time to celebrate the year's highs, reflect upon the lows, and make promises for the future.

And while, for me, the evening's activities have come full circle (I once again find myself desperately trying to stay awake until midnight), I wonder if we've been putting too much emphasis on New Year's. With studies showing that over half of all New Year's resolutions fail (one-third of those before the end of January!), how should we be approaching the beginning of a new year? Striving for self-improvement is certainly a healthy and admirable endeavor, but how can we better ourselves, while ensuring that we won't become another failed resolution statistic?

Perhaps the answer lies somewhere within the story of how we came to celebrate New Year's on January 1st.

The tradition of celebrating the new year dates back 4000 years to when the Babylonians, despite not having a formal calendar, celebrated the coming of the spring season. In terms of recognizing new beginnings, the start of spring actually makes a lot more sense than right-smack in the middle of winter... but, I digress.

New Year's was moved to January 1st by the Roman Senate in 153 BC. January's name comes from the Roman god Janus, the god of gates and doors, who held the metaphorical key to the gateway between what has happened and what has yet to come, an apt choice to mark the turning of the calendar.

At the time, the Roman calendar was just shy of 11 months long, so when Julius Caesar began his reign in 49 BC, he reformed the Roman calendar to re-align the months with the seasons by extending the current year by roughly 100 days. So, even though his grim fate was one of violence and betrayal (perhaps Brutus, too, preferred New Year's in the spring), we can once again thank the Romans for their enduring impact on our modern holiday traditions.

To ring in the new year, Romans would seek forgiveness from Janus for past sins and make promises for the future, which would be blessed by the god of gates and doors, who you must admit, was probably a little bummed out when they started doling out who would be the god of what -- see the next page for a totally accurate reenactment of this moment.

Despite all of the war and bloodshed of the time (or perhaps because of it) the Romans' resolutions for the coming year were often moral in nature; they would resolve to be better people and be kinder to others.

And while we may no longer use the day to absolve our wrongdoings, I do like the idea of making a pledge of kindness for the coming year. Resolve to be kinder to those around you, or commit to performing acts of kindness such as donating to the food bank or volunteering for your local community association (wink!).

However you celebrate this year, whether you make it to midnight or fall asleep well before the ball drops in Times Square, I wish you and yours a happy (and kind) new year.

Michael Dellebuur

www.copymichael.com

*THE ROMAN GODS GATHER AT
MOUNT OLYMPUS:*

Jupiter: As King of the Gods, I will now hand out your assignments. Venus, you will be god of love and beauty.

Venus: Awesome!

Jupiter: Mars, god of war.

Mars: Right on!

Jupiter: Janus...

Janus: Yeah?

Jupiter: God of...um...gates and uh, doors.

Janus: What? Gates and doors? Like those things? [he points to the nearest door]

Jupiter: Sorry, that's all we've got left.

Janus: ...

Jupiter: Oh, and by the way, I'm also gonna be the god of Thunder and Lightning.



Kindergarten

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

Preschool

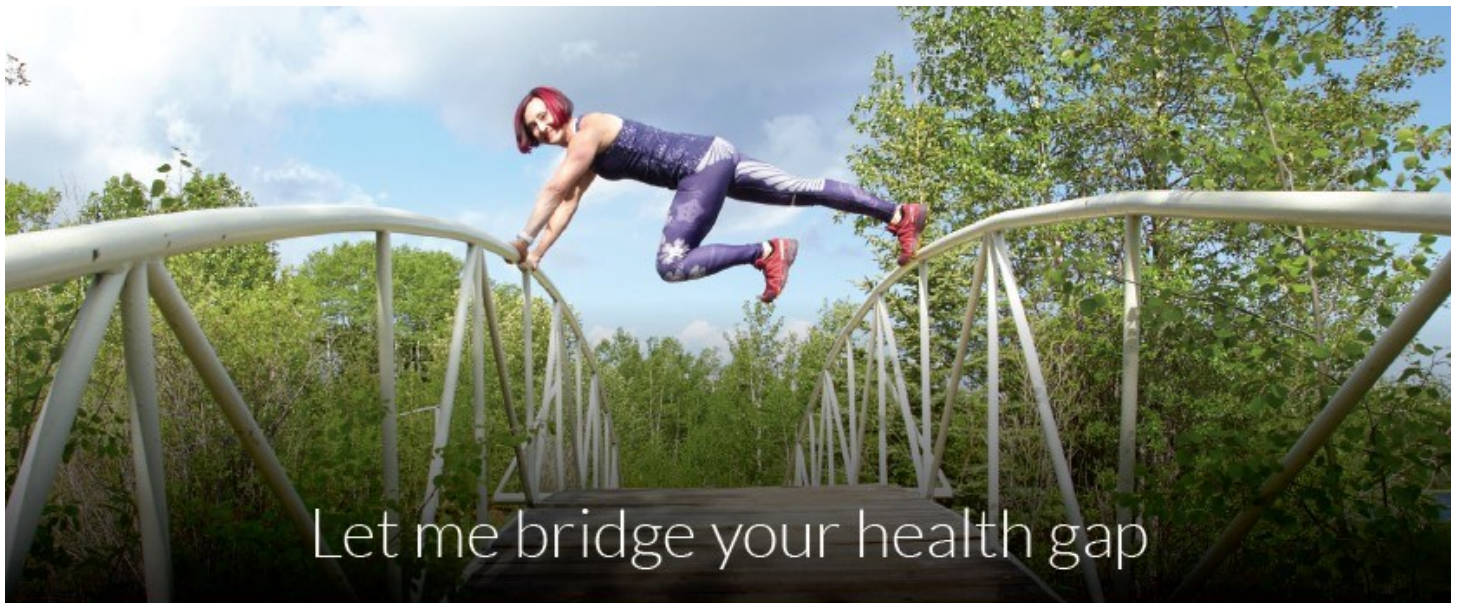
ages 3-4 years old

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)

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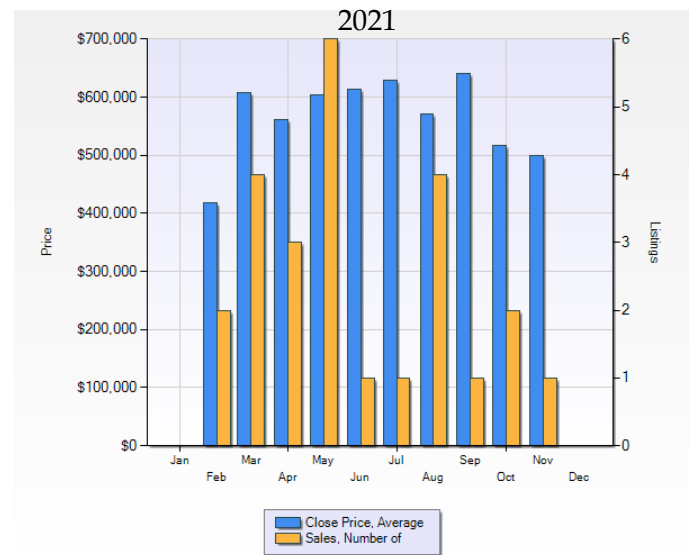
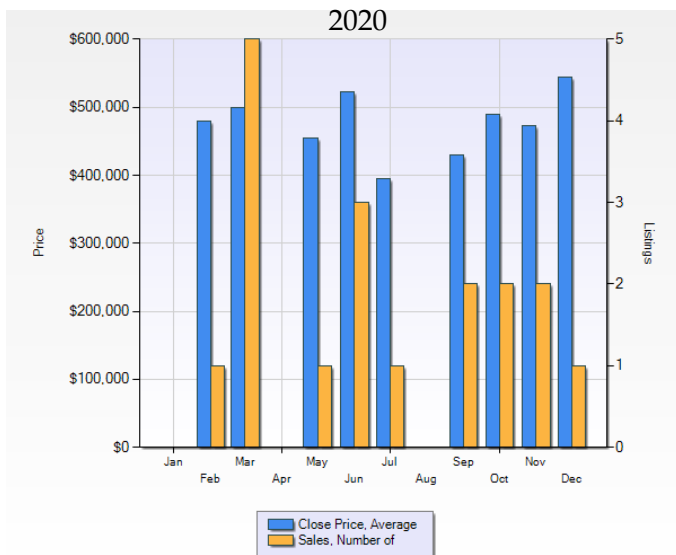
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REAL ESTATE IN REDWOOD

What a year for Real Estate in Redwood!

2021 was a year for record breaking sales, price increases and demand for this magical community. Due in part to the lease extension, a health crisis and low interest rates, Redwood Meadows is finally on the radar of most home buyers. There is nothing like a current and absolute limit on product to drive prices upward.

Have a look at what 2020 looked like when compared with 2021.



Market Analysis December 10 2020 to December 10, 2021

Mls Status: Active (1)

	Beds	Baths	SqFt	List Price	Close Price	SP/LP	Current Price/SqFt	DOM	CDOM
Min	3	3	2,148	\$549,900	-	-	\$256.07	53	53
Max	3	3	2,148	\$549,900	-	-	\$256.07	53	53
Avg	3	3	2,148	\$549,900	-	-	\$256.07	53	53
Median	3	3	2,148	\$549,900	-	-	\$256.07	53	53

Mls Status: Sold (26)

	Beds	Baths	SqFt	List Price	Close Price	SP/LP	Current Price/SqFt	DOM	CDOM
Min	2	2	1,244	\$399,900	\$387,500	92.75%	\$170.33	0	
Max	5	4	3,091	\$799,000	\$760,000	100.97%	\$389.07	350	350
Avg	4	3	2,038	\$584,208	\$569,804	97.61%	\$288.46	68	71
Median	4	3	1,942	\$589,500	\$581,449	97.73%	\$290.33	31	31

Mls Status: All (27)

	Beds	Baths	SqFt	List Price	Close Price	SP/LP	Current Price/SqFt	DOM	CDOM
Min	2	2	1,244	\$399,900	\$387,500	92.75%	\$170.33	0	
Max	5	4	3,091	\$799,000	\$760,000	100.97%	\$389.07	350	350
Avg	4	3	2,042	\$582,937	\$569,804	97.61%	\$287.26	68	70
Median	4	3	1,948	\$580,000	\$581,449	97.73%	\$284.64	33	33

Season's Greetings from my family to yours,

Kathleen Burk
Area Realtor

TAKE STEPS TOWARD FITNESS THIS MONTH

By the time you read this, we'll be most of the way through the holiday season. If you managed to keep your activity level high and your shortbread consumption low, you'll have come through without a tight waistband to remind you to make more time for fitness in 2022.

If not, well, it's a new year. And like the thousands of people whose New Year's resolution is to "get fit," you could vow to whip yourself into shape, starting immediately. You could spend money on shiny new equipment and on clothing to wear while using that equipment, and maybe some more money on a gym membership. And then, like the same thousands of people, you could use that new equipment as a clothes rack for your outfits. And the gym membership? Well, it seemed like a good idea in December.



Completely overhauling your life as of January 1 might work for some people, but it's not always the answer. Sometimes – and no one wants to hear this because it's so basic that it borders on eye-rollingly obvious – the only way to get back into shape is one step at a time. Whether that step is on a local trail or away from the fridge, you need to take it if you want to see change.

Decide what your first step will be. For some people, the hardest part is convincing yourself that you can do it. You can. You are an athlete and you can be active. Don't let excuses hold you back. If you have a shoulder injury or a bum knee, vowing to swim for an hour or run a 10 K race might not be the place to start. On the other hand, if you set a specific goal – five perfect push-ups, a 5 K in April, or 20 minutes of stretching three times a week – you might be more inclined to stick to your plan.

Good luck and get going!

Ann Sullivan

Ann leads fitness classes at Redwood House Monday, Wednesday and Friday mornings from 9 to 10 am.
anns@safari.ca

In the Bragg Creek and Area real estate market, Bragg Creek Real Estate Agent, Kathleen Burk is renowned among colleagues and clients alike for her integrity, loyalty and professionalism

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THE WORLD'S MOST FAMOUS POLAR BEARS

Like many of us around this time, the World's Most Famous Polar Bears are packing on some pounds. Unlike most of us, they are quite content about that and not making any New Year's resolutions to lose them again. Quite the opposite, they want to keep putting the weight on, because in another six months or so, their dinner table, and therefore their favorite food, the Ringed Seal will be pulled away from them.

Who are the World's Most Famous Polar Bears? They are the bears of the Western Hudson Bay subpopulation; one of 19 subpopulations found in the world. Why are they the World's Most Famous Polar Bears? Because they are by far the most accessible. Of the five countries where polar bears can be found including the USA, Norway, Russia, and Greenland, Canada is the only country with polar bears south of the Arctic Circle (66.30 N). In fact, we could go for a little walk 2,300 km due east and run into polar bears at the southern tip of James Bay at only 51 degrees North. The same latitude as Redwood Meadows!

Every fall the World's Most Famous Polar Bears will congregate a little further north on the shores of the Hudson Bay in the vicinity of the town of Churchill. Here they wait for the ice to start forming on the Bay so they can get out and use the ice as a platform to hunt seals.



For the past nine years I've had the opportunity to be amongst these bears, driving the Tundra Buggy vehicle, taking tourists from all around the world out onto the tundra to see these beautiful animals in their natural habitat. A short two-hour flight north of Winnipeg, it's always a visual treat leaving the trees, foothills, and mountains surrounding our community and landing in the flat, treeless, and water-pocketed landscape that is the Hudson Bay Lowlands surrounding the town of Churchill. Thousands of other people will make the same trip (the more adventurous can take a train, or even walk!) and spend some time out on the tundra (safely) with these bears, taking many photos of them.

These bears are famous not just simply because they are there and very photogenic, but since they are not competing for any food or mates at this time of year, there can often be many together in the same area. On the same outing you may see a mother with her cub or cubs, sub-adults learning to navigate this unforgiving landscape, and when the temperature drops, adult males sparring with each other. Sometimes trading off sparring partners making it a bit of a royal rumble. Very entertaining!

Hopefully by late November the temperatures have dropped enough for the ice to form and the bears will head out and get eating, not to be easily seen again until mid-summer when the ice melts and they are forced back to shore. With some luck their bellies are so full at this time that they are practically dragging on the ground because they won't have another decent meal for four months.

Besides seeing the World's Most Famous Polar Bears, a trip to Churchill is also special because of the town and the people that call it home. This town of 900 has faced many headwinds both literally and metaphorically yet persists. It has a rich history spanning from the First Nations, through the fur trade, settlement of Canada, WW2 and the Cold War, the grain elevator port and today's ecotourism. A visitor to Churchill will be able to learn about and see this firsthand, as well as meet the kind and resilient people that make it as special as it is.

If interested in visiting the Worlds Most Famous Polar Bears:

Multi-day trips from Winnipeg with <https://frontiersnorth.com/the-tundra-buggy-adventure>

Day trips from Calgary with <https://classiccanadiantours.com/>

Alex Mueller

RMCA Treasurer and Tundra Buggy Driver

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:

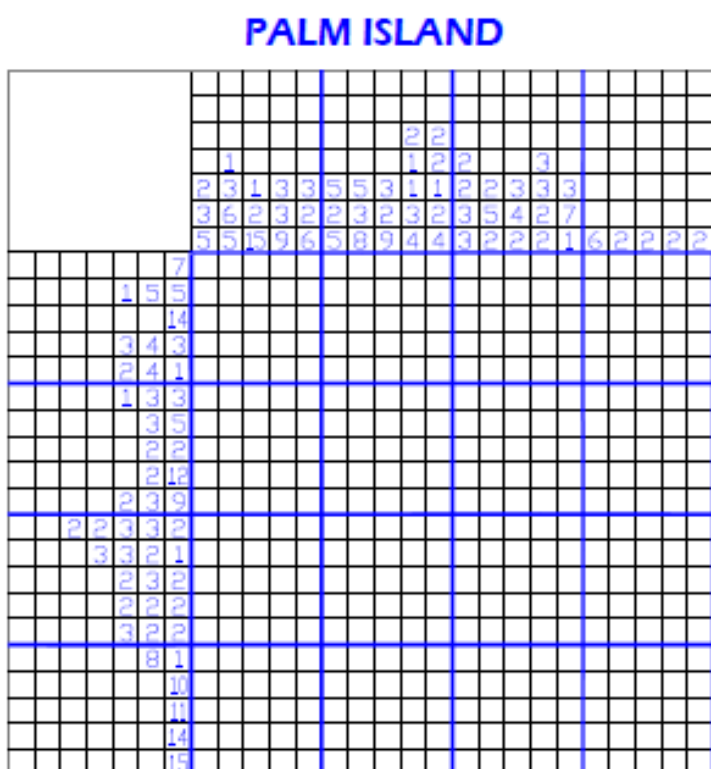
1. Numbers represent how many squares you colour in to form a group or block.
2. Leave at least one square between these blocks.
3. The sequential order of the numbers is the order of the blocks, i.e., top number for a column is the top, block, and left-most number for a row is the left-most block.

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





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MORTGAGE MATTERS: FIXED MORTGAGE RATES


As you have likely noticed, fixed mortgage rates have been climbing steadily for several months now. I know, I know, we were all very spoiled with record setting low rates...but it had to come to an end sometime. Given the significant impact that mortgage rates have on the cost of homeownership and the housing market in general, this article focuses on the key factors that explain mortgage rate fluctuations in Canada. First, it is important to note that the factors that determine *variable mortgage rates* are different than those that determine *fixed mortgage rates*. I am talking only about fixed mortgage rates in this article.

Fixed rate mortgages are primarily prompted by the yield on Canadian government bonds (also known as bond yields) of corresponding maturity. Bond rates represent the benchmark for financial institutions' cost of funds. The difference between the two rates (mortgage rates and bond yields) represents the yield that financial institutions require to lend the funds out on the mortgage market. The cost of capital for financial institutions is dictated by bond yields because they reflect what the market considers to be the cost of funds for the lowest level of risk for a given period.


Factors Influencing Bond Yields. In order to understand mortgage interest rate fluctuations, we should be familiar with the factors that influence Canadian government bond yields. Bonds issued by the Canadian government are among the most liquid and least risky assets since they are guaranteed by the Canadian government. A significant volume of bonds is traded daily in the investment market. Supply and demand in the bond market determines their price, which in turn, determines their yield. This yield can be seen as the minimum rate of return required by investors before investing their capital for a determined period. It is influenced by many factors, particularly inflationary expectations, exchange rate, and the return on other financial assets.

Mortgage rates in Canada are determined by many factors that are directly related to domestic economic activity and decisions made by Canadian financial authorities. They are also influenced by foreign economic conditions and investors' view of Canada's financial and economic health.

Get a local
Point of View



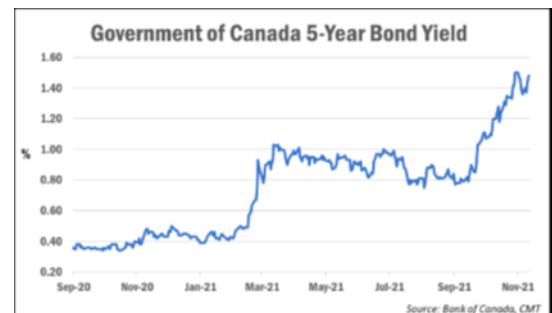

Contact us to learn more about your full range of mortgage financing options ~ you're going to like the local point of view.



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The 5-year Government of Canada bond yield, which leads fixed mortgage rates, has been trending higher since the end of September.

Our Canadian economy is slowly recovering, which is great news. However, this also means the end of the historic low mortgage rates...and you'd be well advised to lock in your mortgage (renewal, refinance, or new purchase) now.

Candace Perko
Area Mortgage Broker

GENERAL TRIVIA

1. What is the other name for the Bermuda Triangle?
2. What does "Dot dot dot, dash dash dash, dot dot dot" say?
3. What is the dot of an "i" or "j" called?
4. What would you be studying if you saw arches, whorls and loops?
5. What liquid is found in most cigarette lighters?
6. What does Volkswagen, the popular German car, mean in English?
7. Where would you be most likely to see a "widow's peak"?
8. In what month is the official first day of summer in the Northern Hemisphere?
9. What color commonly represents communism?
10. What does the Latin word 'circa' mean when preceding a date?
11. The first portable electric vacuum was released in 1905. Why did this machine not sell well?
12. What is a kumquat?

Questions provided by FunTrivia
Answers on page 21



KIDS CRAFT—PAPER PLATE SNOWFLAKE

Materials you will need:

- White Paper Plate
- Yarn (color of your choice)
- Tapestry needle
- Knitting needle (to make holes)



Instructions:

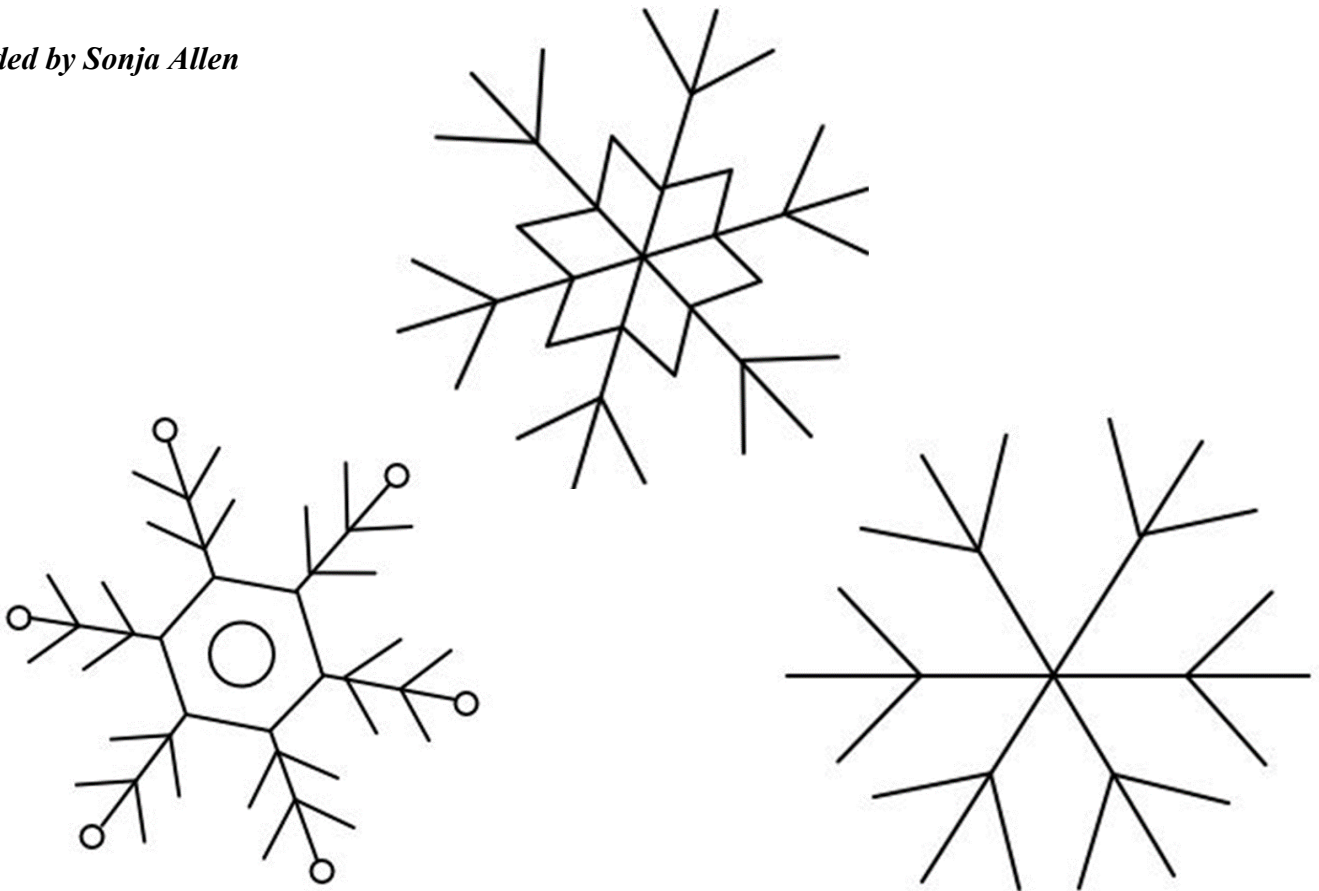
Step 1: With the help of an adult, pierce small holes into the plate using a snowflake pattern. Choose a pattern from below, if you wish, or create your own. Holes should be placed at the end of a line and where two lines meet.

Step 2: Thread yarn into the tapestry needle

Step 3: Watch as children create beautiful snowflakes

Celebrate the uniqueness of each snowflake!

Provided by Sonja Allen



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Griffin	14	Babysitter Course	403-408-6998
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Mackaela	16	Babysitters License, Standard First Aid, CPR-B	403-969-6732 macarchabault@gmail.com
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Shawn	12	Red Cross Home Alone, Babysitter Course	shawnmacpherson08@icloud.com

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General Trivia Answers

1. The Devil's Triangle
2. SOS
3. Tittle
4. Fingerprints
5. Butane
6. People's car
7. On a human head
8. June
9. Red
10. Around
11. It weighed 92 pounds and had a fan 18 inches in diameter
12. Fruit

Join Us At Our Upcoming
Community Events!

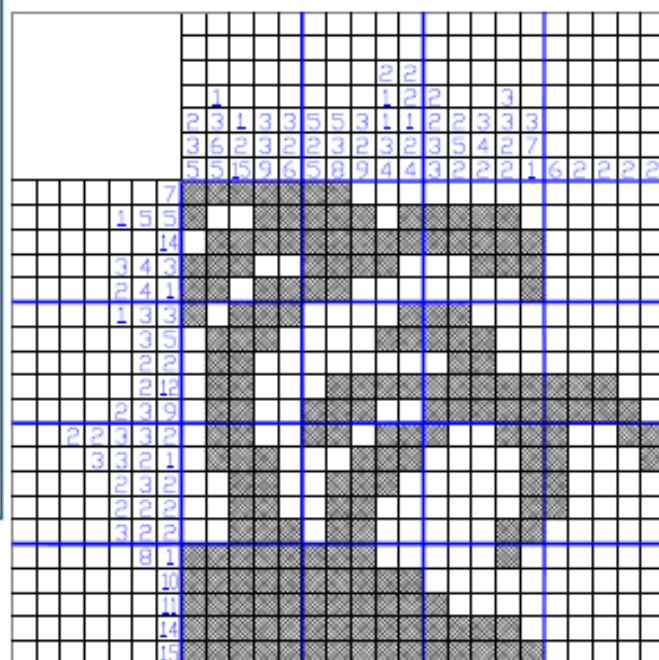
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Sunday Service 10:00 - 11:30am

We are meeting again, with PHYSICAL DISTANCING, LIMITED ATTENDANCE as we observe Alberta protocols. For what to expect, visit our website and join the email list for up to date info.

You can also still join us on Facebook Live or YouTube, details on our Facebook page and website

PICAPIX SOLUTION PALM ISLAND





Thank You

Photos with Santa

Lisa Johnson - ATB Bragg Creek
 John Zacharias - Classic Renovations
 Kevin Carre - Painter
 Susanne McArthur & XCBC + all the volunteers
 Redwood bakers
 Anita Sterna

Santa in the Woods

Redwood Meadows Emergency Services
 Tsuut'ina Nation Police Service
 Moose Mountain Adventures
 Kelsey Davis - A trailer to collect food donations
 Chris Beecroft - Trailer for carollers
 Michelle Minke - Carollers
 Keith Cook - Photographer

Both Events

George Low (RMES)
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Holiday Centerpiece Workshop

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