



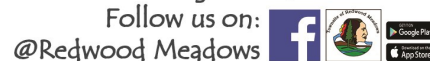
Chatter - IN THE WOODS -

Read the CHATTER online at

www.redwoodmeadows.ab.ca

Let's get social!

Follow us on:



@Redwood Meadows

Hello Redwooders and Neighbours,

Were you able to participate in The Great Backyard Bird Count in February? I cajoled and bribed my kids into taking lots of walks and we submitted many checklists. Unfortunately this winter we haven't see the variety of birds we've seen in past winters, but in some ways that is more interesting: to know that each season we experience is unique in its own right.

If you missed the Bird Count, don't worry! You can still celebrate World Sparrow Day on March 20th. I haven't seen any sparrows in Redwood yet this year, but here's to a warm month and maybe, just maybe, you'll get to see your first sparrow of 2023!

Rebecca Parzen

Chatter Editor, on behalf of the Chatter Team

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A MESSAGE FROM YOUR FRIENDLY RMCA



Hello Redwood,

The Redwood Meadows Community Association (RMCA) is looking for Committee members! RMCA Committees handle the logistical and larger project details such as budget, venue, catering, marketing, sponsorship, volunteers etc. The committees will be the “go-to’s” for volunteers and coordinate with Townsite and Council.

Sports Committee

RMCA Spring Sports is just around the corner. Our 2022 Spring Sports Programs saw some of the highest participation numbers ever and an expansion into new sports. As with any of our amazing community programs and events, we need volunteers to make it happen.

The RMCA is recruiting community members to sit on our Sports and Activities committee. The main focus will be Spring Sports with a few other ideas and projects in the works....and we are in need of a strong volunteer committee to make great things happen.

Events Committee

Do you have an idea to improve a Community Event or an idea for a new event AND time to help out!?

RMCA runs a number of events throughout the year. For the past few years, the tasks have fallen to one very small group of people. As we continue to look ahead to our spring/summer and fall event calendar, we would love to bring some more folks aboard to support and help with events.

RMCA Events- Teen Dances, Easter Egg Hunt, Canada Day celebration, Gear Swap, Parade of Garage Sales, Santa in the Woods and more!

Please email info@rmca.ca if you are interested in helping get as many kids in Redwood and area as active as possible!

Dean Svoboda
President, RMCA

REGISTRATION OPEN

Redwood Meadows Community Garden

ANNUAL COST
\$25

Calling all gardeners! We are back for our second season!

Do you love to garden but don't have the space or ☀ ?

New to gardening? No problem! Any experience is welcome and encouraged!

For more info contact:
communitygarden@rmca.ca

Scan QR Code to apply for a plot!
Deadline is April!

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

ADVERTISEMENT SIZES

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Full Page (vertical):	9 3/4" h X 7 1/2" w

PNG 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 and RMCA are not responsible for the content or accuracy of articles printed. The views reflected in this newsletter do not reflect the views of the editors.



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(Sunday School runs Sept - July and nursery space is available for parent use)*

*For youth, business lunches, and other program info please visit our website
and sign up for our email list, which sends out the most up-to-date info*

You can also still join us virtually on Facebook Live or YouTube

Pastor Dave Zimmerman • braggcreekcommunitychurch@gmail.com

www.braggcreekchurch.ca

All Welcome!

COUNCIL CORNER



Dear Redwooders,

Tradition can be described as a delivery or a handing down orally of stories, beliefs, and/or customs from generation to generation or from one culture to another. Elder Bruce Starlight came to offer an opening prayer for our community SGM on January 31, 2023. He shared his memories of our land and he endorsed their use for our wonderful community. This gentleman accompanied by Darrell Crowchild led us in a prayer and blessing for all our members and for the moving forward of those who lead us. He included everyone and gave his prayer in our and his native tongue. This was followed by parliamentarian Pat Knoll who guided us through the muddy waters of correcting and getting us established on a corrective path.

As of February 1, we started an era of new beginnings. We have a new council, a new mayor, and new challenges to bring us back to a platform of former happenings. On February 11, Paul Sawler was voted as the new Mayor, Sam Jackson as Deputy Mayor, Glen Dzus as Secretary, Gord Tate as Treasurer, Dave Dunay and Glen van Camp as councillors. Join us in welcoming these newly chosen candidates that will strive to restore our community. As a volunteer position this requires a lot of time, dedication, and commitment to address the needs and concerns of the citizens of our community.

Initially council has had to address the submission of the budget to the Nation. This is currently under review by the Nation. A request for a plan going forward was submitted to the council by the Nation and this is currently in progress. Committees have been formed to fast track in the moving forward of major tasks identified. Our community consists of many talented members who have stepped forward to assist. Each committee has a designated council member to work with them. If you feel that you have something that can help our community, please reach out to the Townsite Office.

Our committees include:

- Finance and Budget
- Inter-Governmental Affairs
- Bylaw
- Infrastructure
- Communications

In addition, a planning committee has started a project to bring activities to the community to restore harmony and togetherness.

We live in a pristine unique environment conducive to raising children in a free environment, to knowing your neighbours and helping if a need arises, to waving at the occupants of vehicles as they pass by and to knowing the names of all the dogs enjoying their walk and runs in a respected area. We would be remiss to not say thank you for all our volunteers past and present. We also extend our thanks to all who supported us leading up to the January SGM.

Sharon Pegg

Member, Communications Committee

RMCA ACTIVITIES AND TOWNSITE UPDATES

PLAY GROUP

Tuesdays | 9:30 - 11am | Redwood House

Playdough, coloring, crafts, toys, books and most importantly, coffee and tea!

COMMUNITY CAFE

March 24 | 10:30 am - 12pm | Redwood House

Come enjoy coffee, tea, and homemade baked goods while socializing with your neighbours.

HOCKEY RINK

Rink Parking: The south entrance off Redwood Meadows Drive is now barricaded. Parking is available off Manyhorses Park. Please use the allocated parking lots and not the street.

Let's take care of our rink. Personal items and trash are often left behind. Please clean up after yourself.

KANANASKIS CHRISTMAS MARKET

We are now accepting vendor application. Please send inquiries to craftfair@redwoodmeadows.ab.ca.

TOWNSITE OFFICE

1 Manyhorses Dr. | Redwood Meadows | T3Z1A4

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

Hours: Monday to Friday | 8:00am - 4:30pm

RMCA CONTACT INFORMATION

1 Manyhorses Dr. | Redwood Meadows | T3Z1A4

info@rmca.ca

Facebook: <https://www.facebook.com/redwoodmeadowscommunityassociation>



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LOCAL BUSINESS LISTINGS

Angela Madeiros, IG Wealth Management	403-585-2109	angela.hancock@ig.ca
Angela Price, Century 21 Elevate Real Estate	403-923-3159	angela.price@century21.ca / priceandcompany.ca
Ann Sullivan, SafariWorks Fitness Classes	403-689-4835	anns@safari.ca / Fit.safari.ca
Big Earl's Dirt & Snow - Rich Kilbride	587-830-2447	rkilbride@bigearls.ca / BigEarls.ca
Blue Ribbon Kennels	403-949-2963	BRKon762@gmail.com / www.blueribbonkennels.ca
Bragg Creek Community Centre	403-949-4277	program@braggcreekca.com
Bragg Creek Plumbing & Heating, Doug Tuttle	403-931-0486	info@braggcreekplumbingandheating.com / www.braggcreekplumbingandheating.com
Blinda Bilou - Interior Design & Renovation	403-461-9748	bdbilou@gmail.com / BlindaBilouInteriors.ca
Bragg Creek Community Church	403-949-2072	braggcreekcommunitychurch@gmail.com
Cochrane Appliance Repair	403-899-5041	service@cochraneappliance.com / cochraneappliance.com
Candace Hendrickson, RE/MAX Real Estate	403-681-4391	candace@candacehendrickson.com / candacehendrickson.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@realestatwestofcalgary.com / realestatwestofcalgary.com
Dieter Hendrickson, RE/MAX Real Estate	403-612-7849	dieter@remaxbraggcreek.com / www.remaxbraggcreek.com
Harder & Sons, Exterior Maintenance Services	403-949-3442	info@exteriormaintenance.ca / exteriormaintenance.ca
Kamp Kiwanis	403-686-6325	general@kampkiwanis.ca / www.kampkiwanis.ca
Dr. Karen Massey, Registered Psychologist	403-390-1815	drkaren@emergo.ca / www.emergo.ca
KAT Automotive	403-850-1043	kevin@katautomotive.ca / katautomotive.ca
Kathleen Burk, RE/MAX Realty Professionals	403-818-8049	kathleenburk@remax.net / braggcreekredwoodmeadows.com
Ken Barrie, Century 21 Bamber Realty Ltd.	403-975-0334	ken@newdirectionrealestate.ca / realestatwestofcalgary.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 (welding)	403-589-6594	bdbilou@gmail.com
Skywalker Electrical Systems, Robert Cordsen	403-804-8072	info@skywalkerelectrical.ca / www.skywalkerelectrical.ca
Yoga Spirit, Inc.		info@yogaspirit.ca / yogaspirit.ca / 12 Balsam Ave, Bragg Creek

*****List your business for only \$50/year. Contact theredwoodchatter@gmail.com *****

CALLING ALL CHATTER ENTHUSIASTS

We are recruiting contributors to make the Chatter the best it can be.
Make a submission once or commit to a monthly article.

- Recipes
- How-To Article - This could range from a small building project to making an origami crane to practicing mindfulness. You choose!
- Top Ten List - Movies, poisonous spiders, vacation destinations. So many possibilities!
- Creative Entries - Are you a poet, artist or storyteller?
- 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.

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REDWOOD MEADOWS EMERGENCY SERVICES



March is fire prevention month!

Here are some important tips that can save you and your loved ones in case of fire.

- 1. Check your smoke and carbon monoxide (CO) alarms:** Working smoke detectors and CO alarms save lives. Replace the batteries if required and have the electrical wiring checked. Smoke detectors and CO alarms expire after 10 years. Depending on model and conditions, some CO detectors may expire in as little as five years. Be sure to keep track of the age of your alarm and change it when needed.
- 2. Schedule a check-up for electrical wiring:** Faulty electrical wiring can cause fire incidents. If you notice flickering light bulbs and sparking switches, have the lines checked by an expert as it might be time for replacement or repair.
- 3. Keep foot traffic away from electrical cords** to avoid wiring damage and limit the use of extension cords as they may overheat the sockets. Big appliances such as refrigerators should have their own outlet.
- 4. Keep flammable items away from children:** Candles, matches, lighters, butane, gasoline, and similar items should be stored away from children.
- 5. Be alert in the kitchen:** Stay mindful when cooking and don't leave ovens, broilers, and stoves unattended. Keep towels or anything that can catch fire away from your stovetop. Always make sure the lid is available to cover the pan in case the pan catches fire.
- 6. Avoid smoking indoors:** If you do smoke inside, place several deep and stable ashtrays on a sturdy surface. When emptying the ashtrays or throwing away cigarette butts and ashes, make sure that they have cooled and there are no remaining embers.
- 7. Keep emergency numbers visible and easily on hand:** In addition to saving important emergency numbers on your phone, write them down and place them in a visible location in your home. Be sure to include your address and home phone number for visiting guests.
- 8. Create and practice a fire escape plan at home:** A well-rehearsed emergency exit plan greatly alleviates panic during an emergency. It takes two minutes for your house to be filled with toxic fumes from a fire. "Get low and go" when making an exit. Practice feeling the door and walls using the back of your hand for a hint from the next room. Designate a person to get elderly and young children out safely. Pick a meeting place to assemble afterward.
- 9. Make it easy to find your home:** Ensure that your address number is visible from the road unaided at night so we can find you quickly in an emergency.

NEED HELP?



FOR ALL EMERGENCIES:	911
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
TSUUT'INA POLICE NON EMERGENCY:	
Tsuut'ina Nation Police Service Non-Emergency	403-271-3777
Tsuut'ina Nation Police Service Office Line	403-251-9660
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
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:

Sherry Grund
403-851-2250 | sherry.grund@cochrane.ca

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RAMBLINGS FROM THE COMMUNITY GARDEN

Redwood Meadows Community Garden Allotment Plot Lottery Applications OPEN

The Redwood Meadows Community Garden Committee is thrilled to announce applications are OPEN for plots for the 2023 garden season!

Please scan the QR in the poster on page 2 to apply or email us at communitygarden@rmca.ca for more information.

Plots (8- by 4-foot) are available for the 2023 garden season and include:

- compost to work into the soil to revitalise nutrients
- automated irrigation and access to manual watering as needed
- access to shared gardening tools and seeds
- a community of local gardeners (beginners to experienced!) to share ideas, information and get help
- access to children's garden, sandbox and sandbox toys
- access to sensory garden
- potluck harvest dinner celebration at the end of the season

By applying for a plot in the community garden you are committing to:

- abide by the guidelines of Redwood Meadows Community Garden.
- behave in a responsible and respectful manner towards other gardeners.
- attend and contribute to the garden each week or find someone to tend your plot when you are unable.
- pay the \$25 allotment plot fee for the 2023 season by April 30th, 2023 (should you be successful in your application).
- have your garden fully planted by June 1, 2023 unless given permission by the garden committee.

Important Dates to Remember

- March 1: Applications open for Garden Plot Lottery
- April 1: Applications close for Garden Plot Lottery
- April 2-8: Notification of successful / unsuccessful Garden Plot Lottery applications
- April 30: Payment due. Garden Opening Date.

NOTE: Your registration for Allotment Plot is not complete until you've submitted your payment in full by either cheque or e-transfer. Applicants only submit payment upon notification of their success in the lottery. This will occur between April 2-8.

If you have any questions, please send us a note at communitygarden@rmca.ca.



Walking Through Grief and Loss Support Walk



An opportunity to connect with others in our community who are experiencing grief. We have and continue to experience many losses. Our walks offer a time for peer support in beautiful Bragg Creek.



Join us every Wednesday at 9:30 am. The meeting place is at the Bragg Creek Community Centre just by the doors. For those who do not want to walk, please join us at Mabel & Marie's for coffee at 10:30am

For more information please email us at info@cochranehospicesociety.ca

BRAGG CREEK PERFORMING ARTS PRESENTS SHAYE ZADREVEC DINNER & CONCERT

Bragg Creek Performing Arts is bringing Shaye Zadavec to the Bragg Creek Snowbirds Chalet for an exclusive Dinner Concert on April 1st. “It will be an intimate concert preceded by a delicious three-course dinner, catered by Bragg’s Korner Kitchen,” enthuses BCPA leading light Clint Docken. “This is a joint event with the Bragg Creek Chamber of Commerce; they support our community in so many ways”.

Shaye Zadavec is a full-time singer, and an exceptional one—a throwback to the era when great singers lent their voices to the best material and built careers on these great songs. To see and hear Shaye Zadavec in concert is (as one noted radio personality commented) “like listening to the greatest radio show you ever heard”. Her repertoire is familiar and unfamiliar at the same time, including songs written by Bobby Darin, Mary Margaret O’Hara, Lynn Miles, Willie Dixon, Shelby Lynne, Chip Taylor and Doc Pomus. She sings with an ease and comfort that washes over the listener; subtle and graceful.

Despite her youth, Zadavec interprets country and roots songs in the vein of great singers such as Ronstadt and Harris and it seems that she wants to continue a tradition.

Join us for an exclusive Dinner Concert featuring Shaye Zadavec on Saturday, April 1, at 7pm.

Tickets are available online at bcpa.ca
\$75 per person or \$600 for a table of 8.

Seating for 72 persons only.

Doors open @ 6pm, dinner @ 7pm, performance @ 8pm

Bragg Creek Snowbirds Chalet
19 Balsam Avenue, Bragg Creek

ABOUT THE BRAGG CREEK PERFORMING ARTS MUSIC SERIES: The Bragg Creek Performing Arts is delighted to be presenting live concerts. The next BCPA event will be in June 2023.

The Bragg Creek Performing Arts Society is a registered not for profit charity run entirely by volunteers. Come and join the fun! Contact Clint at cgd@docken.com.

BRAGG CREEK PERFORMING ARTS PRESENTS

SHAYE ZADRAVEC

SATURDAY
APRIL 1 2023
DINNER CONCERT
6:00 PM
BRAGG CREEK SNOWBIRDS CHALET

Shaye Zadavec is a full-time singer, and an exceptional one—a throwback to the era when great singers lent their voices to the best material.

Doors open at 6 PM
Dinner at 7 PM
Performance at 8 PM
BRAGG CREEK SNOWBIRDS CHALET
19 Balsam Avenue, Bragg Creek
Alberta T3Z 1A4

TICKETS
Web: braggcreekperformingarts.com
Phone: Ticketpro 1 888 655 9090
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Logos: Ticketpro, BRAGG'S KORNER KITCHEN, SOCAN, ROCKY VIEW COUNTY, SPIRITS WEST MERCHANTS, MAXWELL REALTY, Bragg Creek Performing Arts Society, Foundation for the Arts

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BRAGG CREEK WILD: LIVING WITH WILDLIFE IN OUR ALBERTA WINTER

Have you started turning your thoughts to spring yet? I know I have. After all, the first day of spring *does* occur this month! As someone who spent much of their life in a less wintry climate, I always have to resist the temptation to get going too early with seeds and so forth. For the time being it's best to hold on for a good while yet!

As we watch the March and April snow come down, we can still contemplate the different elements we enjoy around our homes later in the year. I'm definitely thinking about how my yard can provide what I want, while impacting the local wildlife as little as possible. I'm thinking about how to enclose small areas for veggie planting that will keep my plants safe from munching visitors, while not extending so far as to block movement corridors. I'm also thinking about what native plants can encourage pollinators, as well as ways to decrease the need for watering and so on. In the meantime, there are a few things we can be doing year-round including:

- Being rigorous with garbage. This is an ongoing issue, and will continue to be, as long as it's there to attract wildlife. It endangers them, and therefore us. In the light of recent events (and recent raccoon sightings!) let's pull out all the stops to "put a lid on" the garbage. Perhaps we could support each other by offering to take garbage to the dump for neighbours who may be struggling with mobility, time, etc.
- Considering letting the birds look after themselves. While we agree with the reader who wrote about the Cornell University's advice on birdfeeders, that advice is mainly aimed at those in more urban settings, where bird food isn't a wildlife attractant.
- Trying to keep cats indoors, particularly in the evening and at night. They hunt most effectively in lower light. Local birds and small mammals will be grateful!



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monitor and help contribute to knowledge about how our environment and biodiversity is doing. Did you participate in the Global Bird Count in February? I know some people locally did. Although this is over for 2023, there are plenty of other ways to get involved. One closest to our hearts, of course, is our local Wildlife Mapping project. We are so grateful to everyone who contributes sightings. Please keep it up – every bit of information is useful and informs careful consideration of our wildlife in multiple ways.

Other things you might want to take part in include:

- Bumble bee monitoring project (www.bumblebeewatch.org)
- Butterfly and moth monitoring (<https://inaturalist.ca/projects/lepidoptera-of-alberta>)
- iNaturalist.org is a great place to look for other projects you might be interested in. It's international, but you can narrow right down to your location. I can see, for instance, that my neighbour registered a bird sighting up the hill from my house last summer.
- The Alberta Bat Community Programme (www.albertabats.ca)
- The Fall Eagle Migration Count (www.eaglewatch.ca)

Whatever you decide to do as you daydream of spring and summer, enjoy!

www.braggcreekwild.ca

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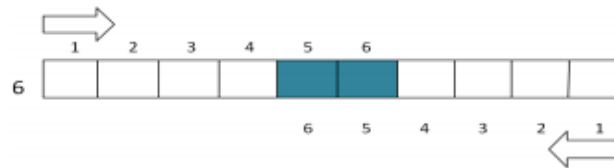
PICAPIX PUZZLE

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

The three basic rules are:

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

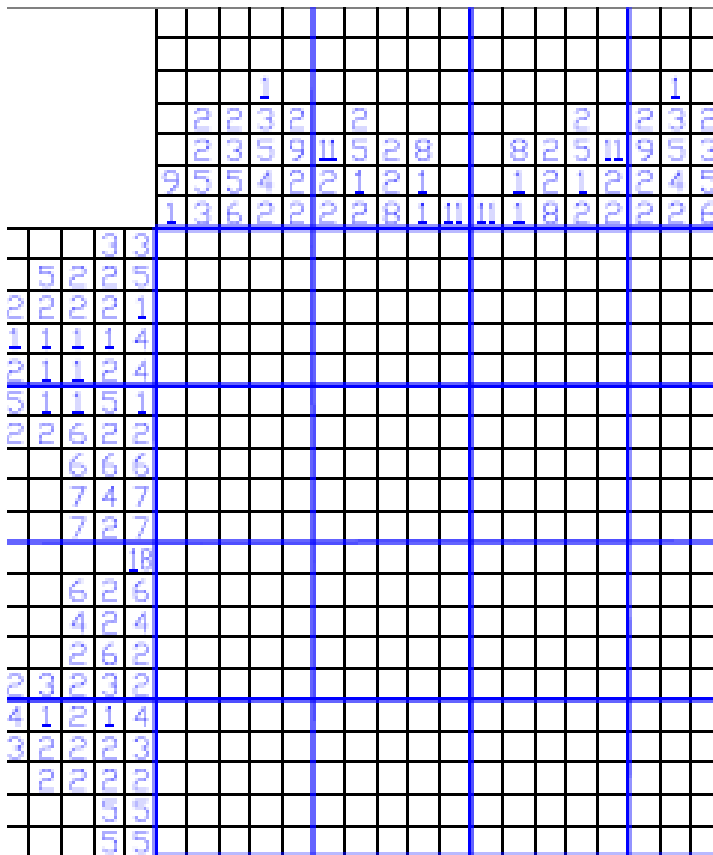
The “logic count method” shown below is very useful: The clue at the left of the row is 6, so count 6 squares from the left to right and then count 6 squares from right to left. Confidently shade in the overlapping squares.



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: TEN MORTGAGE TRIVIA FACTS

These trivia facts of mortgage knowledge are not only interesting, but they may save you money, too!

1. **It's your Death Pledge.** The word mortgage is derived from a Law French term used in Britain in the Middle Ages meaning "death pledge" and refers to the pledge ending (dying) when either the obligation is fulfilled, or the property is taken through foreclosure.
2. **We've got nothing to complain about!** The highest mortgage interest rate was really high; in the second half of 1981, the rate peaked at 21.46%. Five-year fixed mortgages were more than 15% for about two years, from the fall of 1980 to the fall of 1982. Five-year fixed mortgage rates never fell below 10% for a full 18 years—from 1973 to 1991.
3. **Mortgage rates can be quite volatile.** Mortgage rates are hot news right now. Many assumed rates change slowly but the Bank of Canada's eight rate increases in a row have shown us otherwise. Fixed and variable rates can change quickly and without notice.
4. **Different rates for different applicants.** You might assume that the advertised interest rate is what you'll be offered, but that may not be true. Different lenders will offer different rates. Specific application circumstances, such as your credit score, down payment, or property location, will affect rate options.
5. **Mortgages are not the same.** Watch out for "no frills." A no frills mortgage is the most basic, entry level type of mortgage a borrower can obtain. It has very little or no flexibility, but it also offers lower interest rates than most other home loans. The terms and pre-payment options available with a no frills mortgage are minimal or nonexistent, which can be a huge disadvantage for borrowers over time.
6. **Prepay your mortgage.** You can automatically pay down your mortgage (assuming you do not have a "no frills" mortgage as per above). Paying just \$100 more per month can shave many years off your amortization & reduce your interest cost by thousands. You can set up automatic money transfers, over and above your scheduled payment, from your bank account to go directly to your mortgage.
7. **Your mortgage was probably sold-off.** It's very common for you to take out a mortgage with one lender, only for that lender to sell it off to another lender, an investor or have it administered by a third-party.
8. **A great credit score is important.** A poor credit score will stop you from being offered the lowest interest rates or qualifying for any mortgage at all. Higher credit scores have exception allowances, lower interest rates, and programs for those well-qualified. Look into how you might raise your credit score and take the necessary steps.
9. **Your assets are not as important.** If you have low income but have many cars/trucks/houses, don't assume that it will be smooth sailing getting approved for a mortgage. Lenders care much more about your verifiable guaranteed ongoing income than your assets; they need to be confident you can afford your monthly payments.
10. **Lenders may overestimate how much home you can buy.** I always ask clients: what is your "sleep at night factor?" Don't let a lender or mortgage broker tell you how much house you can afford to buy. Take the data but crunch your own numbers; be sure to leave a big margin of error for other costs (kids sports, groceries, travelling, etc.), as well as unanticipated issues such as job losses, health issues, or income reductions.

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Andreas	13	Action First Aid "The Babysitting Course"	403-498-9595 dreekangles@gmail.com
Ella	12	Babysitter Course	403-470-6411
Hunter	14	Red Cross Home Alone, Babysitter Course	403-874-4402
Clara	12	Babysitter Course, First aid	403-540-5427
Kinley	13	Babysitter Course	403-899-4914 kinleyroberts13@gmail.com
Kyle	14	Babysitter Course	403-470-6411
Lila	14		403-860-9525
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