



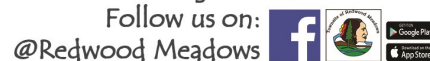
Chatter

- 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,

Like every other year, we are all gearing up for the busy holiday season. This includes RMCA. The annual Kananaskis Christmas Market is back this month, and Santa will be making an appearance during Santa in the Woods in December.

Before these fun festivities occur, however, RMCA is having their annual AGM on November 14th at 7pm. If you love our Redwood activities and want to ensure they continue into the future, please consider running for a board position or joining a committee. Send an email to info@rmca.ca if you are interested or have any questions.

~ *The Chatter Team*



November

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A MESSAGE FROM REDWOOD MEADOWS MAYOR & COUNCIL



Hello Redwood!

After meeting with teachers to discuss achievements in school, progress reports are top of mind. Perhaps it's time we provide an update for residents on Townsite's work and progress. With many areas requiring maintenance or repair, Townsite staff and Council have chosen to focus on fire protection, flood prevention, security, and finances. Please keep reading for brief updates on each sector.

Fire Protection

We have started replacing aged electrical components that were identified as fire risks in a recent thermal safety inspection inside the water treatment plant. Additionally, an evaluation of fire hydrants will proceed within the week. Two hydrants were found to be operating improperly when they were used during recent water leak repair efforts. Once these are repaired, we will implement a routine hydrant maintenance plan.

Flood Protection

We have completed a review of the sewer lift station and found it to be operating significantly below its designed capacity. We are currently arranging to replace a pump that is beyond its service life and valves that are inoperable. Replacing these components and repairing the alarm and reporting system will better prepare us for future high-water events.

According to an old report recently reviewed, problems with our overland storm water drainage was identified as threats to Redwood. Over the decades since the system of culverts and ditches was implemented, debris and falling trees have blocked sections and are leading to water pooling near houses. It is also causing water to be inappropriately diverted into our overworked sewer system. In addition to volunteer-led cleanups, Council is working with Parks and Environment to obtain grant funds for a larger project.

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Security

Council is aware of recent vandalism, car propelling, and speeding events. Thank you to those who reached out with concerns. In addition to repairing the security system at the water treatment plant, we have approved funds to repair non-functional camera systems on Townsite buildings. This should help deter vandalism. To address concerns about speeding and theft, we are working to secure an evaluation of streetlight-mounted speed sensors and cameras.

Water Systems

We have so far prevented more than two litres per second of drinking water loss and we have increased water pressure for many homes. After inspections of the water treatment plant urgently shifted our focus, we replaced overheating electrical components and repaired the security panel. We are aiming to have working water meters for each residence to ensure we each pay our fair share. It will also help us identify problem areas and accurate actual usage. Replacing the ~75% of non-functioning meters will occur after more review and installation plans can occur.

Finances

In our October working session, Council unanimously agreed to make financial reporting and controls the top priority for our CAO. We have approved a purchasing policy to better control spending and authorized \$15,000 to improve financial reporting, fix processes, and explain irregularities in grant funds.

A big part of financial planning for Alberta communities includes accessing provincial grants. Council continues to work on gaining improved recognition with the province. Building on the work of past mayors, we plan to access larger grants for water systems.

Townsite is hiring. Do you have accounting or bookkeeping expertise? Are you interested in working in your community? See the website for more details: redwoodmeadows.ab.ca

Redwood Meadows Townsite Council



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RMCA
PLAY GROUP



COME JOIN US!

**Every Tuesday
Starting Sept 20th**

**930-1100am
@ Redwood House**



RMCA EVENTS AND ACTIVITIES

PLAY GROUP

Tuesdays | 9:30 - 11am | Redwood House

Playdough, coloring, crafts, toys, books and most importantly, coffee and tea! If you are a new parent or caregiver, a grandparent, a senior that is looking for some company, or if you just want to enjoy a cup of coffee among community friends, please join us.

EXERCISE CLASSES - ANN SULLIVAN

Mon, Wed, Fri | 9 - 10am | Redwood House

\$120 for a 10x pass, \$15 drop-in. First class is free to try.

Email Ann at anns@safari.ca for more details.

EXERCISE CLASSES - VIRAGO FITNESS

Thursdays, Nov 3 - Dec 22 | 6:15 - 7pm |

Redwood House

Pre-register for \$60, \$12 drop-in. Classes limit is eight people. No classes on Nov 17 and 24.

Email Jess at viragofitnessbraggcreek@gmail.com for more details.

RMCA AGM

November 14 | 7pm | Redwood House

If you are interested in joining the board or committee, please email info@rmca.ca. A virtual link will be posted as an option for attendance.

KANANASKIS CHRISTMAS MARKET

November 19&20

(November 18: RMCA members only) |

Redwood House

Come buy your holiday gifts (and splurge on yourself!) at this much anticipated event. We will have some of your favourite vendors from past years as well as new artisans.

COMMUNITY CAFE

November 25 | 10:30am - 12pm | Redwood House

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

SANTA IN THE WOODS

December 18 | Redwood Meadows

The date has been set and Santa is confirmed to make his annual visit to our neck of the woods. More details to come.

RMCA CONTACT INFORMATION

1 Manyhorses Dr. | Redwood Meadows | T3Z1A4

info@rmca.ca

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

**VANITIES:
THE MUSICAL**

SHOW DATES:
**October 28-30 &
November 4-6, 2022**

SWAMP DONKEY THEATRE
16 WHITE AVENUE, BRAGG CREEK

Book by Jack Heifner
Based on his Play
Music and Lyrics by David Kirshenbaum

**TICKETS & FURTHER INFO:
SWAMPDONKEYTHEATRE.CA**

Vanities: The Musical is presented by arrangement with Concord Theatricals.
www.concordtheatricals.com

Disney's FROZEN JR.

YOUTH MUSICAL THEATRE COURSE

**PERFORMANCE DATES:
November 18-20 & 25-27, 2022**

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16 WHITE AVENUE, BRAGG CREEK

Music & Lyrics by
Kristen Anderson-Lopez & Robert Lopez

Book by
Jennifer Lee

Based on the Disney film written by Jennifer Lee
and directed by Chris Buck and Jennifer Lee

**TICKETS & FURTHER INFO:
SWAMPDONKEYTHEATRE.CA**

Disney's Frozen Jr. is presented through special arrangement with and
all authorized materials are supplied by Music Theatre International, New York, NY
212-541-4684 mtishows.com

TOWNSITE UPDATES

EMPLOYMENT OPPORTUNITY

We are seeking a highly personable and experienced Finance Officer to join our small team in a casual office setting. See the website redwoodmeadows.ab.ca for more information.

VOLUNTEER OPPORTUNITIES

Budget Advisory Committee: Townsite is seeking 1-3 resident homeowners to engage with Council and Administration representatives in the development of the 2023 budget. The Committee's recommendations will be provided to Council for consideration in the setting of the 2023 Operating and Capital budgets. Committee Members should have strong financial acumen and public or not-for-profit budget development experience.

Rink maintenance and cross-country ski trail track setting:

- Flood and shovel the ice surfaces
- Operate the ice machine (adults only/training provided)
- Track-set the cross-country ski trails along the berm and golf course route.

Email admin@redwoodmeadows.ab.ca to enquire.

SOCIAL NIGHT

November 5 | 6-8pm | Redwood House

Residents will have an opportunity to learn more about the RMCA and other community organizations, meet Council members, and learn about volunteer opportunities. We welcome everyone including skilled trades, skilled professionals such as accountants and engineers, and those willing to assist with short term support for community events and general assistance for projects. Dinner and drinks will be available.

SAFE DRIVING

A reminder to residents that the speed limit within Townsite is 30km. Please be aware of pedestrians as Townsite does not have sidewalks. There have also been a number of moose spotted near the north end of the community. Please drive carefully, maintain control of your dogs at all times and provide moose with plenty of space to move through the community.

SOCIETY MEMBER REGISTRATION

We are obligated to maintain a Members Registry under The Alberta Societies Act. All residents over the age of 18 years are considered eligible members of the Townsite of Redwood Meadows Administration Society. We need each household to provide the names, addresses, and eligible dates of membership for all members in their household. Eligible dates would be the date of residency or the date a resident turned 18 years of age after becoming a resident.


Please contact the Townsite office at admin@redwoodmeadows.ab.ca or 403-949-3563

TOWNSITE OFFICE

1 Manyhorses Dr. | Redwood Meadows | T3Z1A4

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

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



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Property Management

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

Business Card:	2 1/2" h X 3 3/4" w
Quarter Page (vertical):	4 7/8" h X 3 3/4" w
Quarter Page (horizontal):	2 1/2" h X 7 1/2" w
Half Page (vertical):	9 3/4" h X 3 3/4" w
Half Page (horizontal):	4 7/8" h X 7 1/2" w
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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Afternoon 12:30pm-3:30pm

*Please note, for all programs children must be independent in the washroom to enrol.



REDWOOD MEADOWS—LOCAL BUSINESS LISTINGS

Angela Price, Price & Company Real Estate	403-923-3159	angela@priceandcompany.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
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
Docker Prime Design & Management Inc.	403-401-4141	info@dockerprime.com / dockerprime.com
Kamp Kiwanis	403-686-6325	general@kampkiwanis.ca / www.kampkiwanis.ca
Kathleen Burk, Rocky Mountain Real Estate	403-818-8049	kathleenburk@remax.net / braggcreekredwoodmeadows.com
Ken Barrie, Century 21 Bamber Realty Ltd.	403-975-0334	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.mountainsegerenovations.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

Getting to know your volunteer community emergency services



We're answering more "Frequently Asked Questions" we receive about Redwood Meadows Emergency Services when we're out and about in the community.

How are RMES members trained?

RMES members join the team as "probationary" members (big shout out to the folks that wear black helmets!). Probationary members are closely supervised on calls until they attain a certain number of skill sign offs which can take up to a year to complete. Once members demonstrate the slate of industry standard skills typical for firefighters, emergency medical responders, and rescue technicians, they receive a yellow helmet and are no longer under close supervision. Through call attendance, training, and additional education, our firefighters can move up the ranks from a Class 5 firefighter to Class 1 firefighter. Each promotion reflects increased skill proficiency and leadership demonstrated.

All of the team receives annual first aid and Basic Life Support training and attends monthly medical in-services. Most of the team have pursued additional medical training at their own expense to achieve medical certifications such as: Fire Medical Responder, Emergency Medical Response, Primary Care Paramedic or Advance Care Paramedic. We also have a nurse on staff. This high level of medical training across our membership often saves lives before an ambulance even arrives.

How do RMES members know when there's a call?

Even though you won't see cars parked at the hall all the time, RMES members are ready to always respond to emergency calls. RMES members carry radios that alert to emergencies in the response area, as well as apps on their cell phones. When an emergency call comes in, an alert is pushed to member radios and phones. Members signal their intention by radio and/or app to head to the hall to assemble a crew and head to the emergency. As soon as the trucks roll out of the bays, members let Dispatch know they're on route so our dedicated dispatchers can coordinate information with partners and keep track of the crew for safety purposes.

What happens on weekend duty shifts?

Every weekend duty shift begins with crews doing a Pre-Trip Inspection on the four big trucks, including air brake checks, fluid checks, light checks and tire checks. In addition to attending to calls that come in, duty crews are responsible for inventorying one of the big trucks every shift to ensure tools are in good working order (and where they belong), inventory is restocked, and breathing apparatus are working. Each duty shift also does a deep clean of a section of the Hall, ensures paperwork is completed, Fire Smart assessments are booked, community correspondence is responded to, and during leftover time, training may take place.

Until next month, stay safe!



Join Us...
BRAGG CREEK
community church
All Welcome!
Sunday Service 10:00 - 11:30am
*Join us for our regular services
(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*



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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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LOCAL RUNNERS TAKE ON THE WINTERGREEN EKIDEN RELAY

On Saturday, October 15th, twenty local runners from Redwood Meadows and Bragg Creek split into four teams to take on the Wintergreen Ekiden Relay.

Ekiden is a term for an ancient Japanese system of mail delivery where couriers run from station to station, but today the Ekiden is known as a popular relay race that takes place all around the world. We are lucky to have one such race each October in our own backyard. The Wintergreen Ekiden Relay is a total of 42km which is split into five different legs ranging in distances of 7 to 10km.

Our four local teams included *Run Hard*, *Mom Hard*, *Reservoir Jogs*, *Easier Said Than Run* and *Lucky Leaning Trees*. And although we weren't out to break any records, the women's team from Redwood, *Run Hard, Mom Hard*, took second place in the women's division!

A huge thank you to RMCA for making a donation on behalf of our runners to the Mito Foundation.

If you love to run or just want to get some exercise and would like to join one of our teams in our next group relay race please email jnorman16@hotmail.com.

Jess Smid

RM Community Garden Coordinator



Sixteen of our twenty runners taking a break after a hard race



Marc Vasily, RMCA Vice President, presenting the donation to the Mito Foundation



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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:

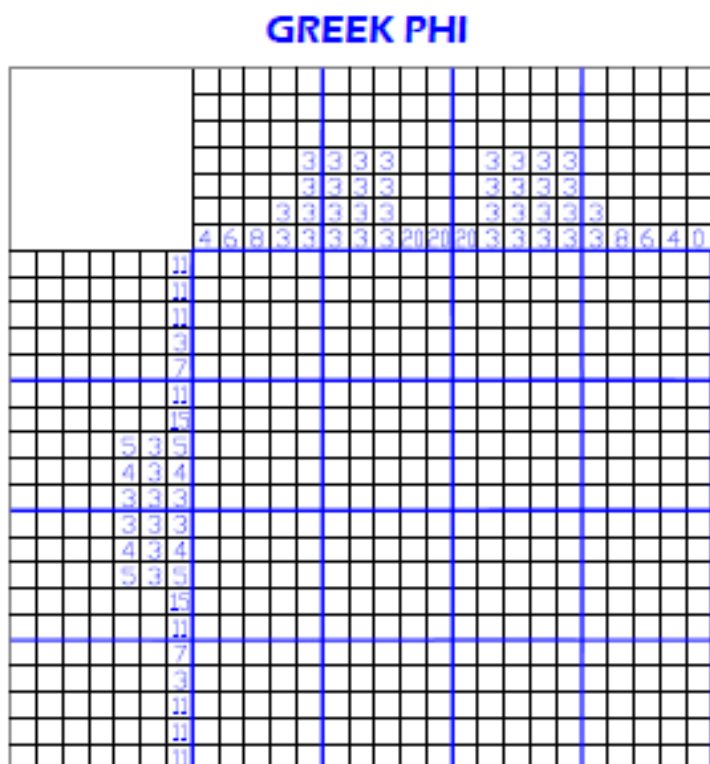
1. Numbers represent how many squares you colour in to form a group or block.
2. Leave at least one square between these blocks.
3. The sequential order of the numbers is the order of the blocks, i.e., top number for a column is the top, block, and left-most number for a row is the left-most block.

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



BRAGG CREEK WILD: RUTTING SEASON

It's that time of year again

Fall is here, after a fantastically warm and beautiful few weeks, and around now the deer are getting busy working on the next generation! Have you seen some “Rutting Season” signs around recently? Yes, it's that time of year again, when the white-tail deer and then—a bit later—the mule deer go into rut. The shorter days trigger this “photo-period”. The bucks now have muscular thick necks and fully developed antlers, ready to spar and fight for the opportunity to mate with a doe in oestrus. They'll lose their antlers later in the winter after the rut, when their testosterone levels drop significantly. Often we see a single doe along the road at this time, and that could mean that there are several bucks in pursuit. Bucks may chase off fawns, too, which means they could be confused without their mum.

For males it's a time when every ounce of focus is on successfully fighting for dominance and chasing potential mates. In fact, they often lose a lot of body weight as a result of this singular focus—fasting and fighting make them vulnerable. That means their attention isn't on the dangers of the roads running through their territory. For us around Bragg Creek and Redwood Meadows this means being alert on all local roads. Deer may be drawn to roadways by salt on roads and vegetation in ditches, or they may be in mid-chase, as they steer a doe to a secluded place to mate.

November is the most dangerous month in Alberta for wildlife-vehicle collisions (WVCs), with approximately 80% of those involving deer. On average, the number of WVCs is more than double that of any other month in the year, according to the AMA. Costs in insurance payouts can be huge for vehicle damage, and there are often personal injuries as well. The highest numbers occur around the time the clocks change (November 6th this year).

Continued on the next page...



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As always, play it safe when driving in deer country. **Be particularly aware at dawn and dusk—the danger factor increases overwhelmingly at these times of day.** Look out for movement in the shadows in daytime, too, and watch for spots of light (eyes) at night.

- Don't speed—especially on slick roads it's hard to slow down or stop quickly enough if a deer appears on the road ahead of you.
- Use high beams when possible, while still respecting other drivers.
- Keep your eyes on the roadside as well as the road ahead. Deer may be browsing in the ditch. They may also not be alone.
- If you encounter a deer on the road, brake gently. Don't swerve—you don't want a collision with oncoming traffic.
- If a deer is standing in the middle of the road, don't use your horn or lights. Instead, you could steer *very* slowly towards the animal's rear end and that may encourage it to continue in the direction it was headed. Or you could wait.

Let's keep ourselves and our neighbours (human and otherwise) safe this fall. If you see an injured deer (or other wildlife) you can report it to AIWC: 403 946 2361.

We're very grateful to everyone who's helped us with our wildlife tracking. If you see wildlife around, please continue reporting it on our observation form by using this QR code. All information you provide is confidential.

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SHADES OF FALL

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MORTGAGE MATTERS: FIXED OR VARIABLE?

With rates on the rise, which option is best for you? Should you stick with the stability of a fixed mortgage rate or roll the dice with a variable? It's one of the most difficult decisions faced by new homebuyers and homeowners who are renewing or refinancing. With fixed rates steadily increasing and the Bank of Canada indicating that they are not finished raising rates, the question is timelier than ever. Let's take a look at the options and weigh the pros and cons.

FIXED RATE

Many Canadian borrowers opt for the stability of a fixed rate. And in most cases, the 5-year fixed is the term of choice. This is because it locks your rate for the duration of the term, giving you the peace of mind that your monthly mortgage payments are going to remain the same. Thanks to the high demand of the 5-year term, lenders are generally able to offer competitive rates, making them great value from a risk-assessment perspective. Plus, you don't have to worry about your mortgage renewal for five years. The downside is that rate stability and peace of mind may come at a cost, at least in comparison to lower-priced variable rates*. Another big downside is the prepayment penalty on a fixed term mortgage. If your life plans change inside your 5-year term, you may pay a hefty penalty to break a fixed mortgage contract.

VARIABLE RATE

For those looking strictly for the lowest rates currently available, chances are that is going to be a variable rate*. A variable rate mortgage is one where the interest rate fluctuates with the prime rate, which is set by the Bank of Canada's key lending rate decisions eight times per year. Aside from competitive rates, variable mortgages are very attractive for those who think they may need to break their contract before the term is up, since variables charge a prepayment penalty of just three months interest. Variable rates do have a degree of risk however, since your interest rate can suddenly rise (or fall) depending on a host of economic, inflationary, and geopolitical factors. When the rate increases, so too will your monthly mortgage payment. If you're not crazy about the idea of your monthly payments potentially changing over the course of your term, there are certain lenders that offer fixed-payment variable rates. In those cases, your monthly payment remains the same while the amount paying down your principal versus interest will fluctuate.

BUT THERE IS ANOTHER OPTION

Another option is the "multiple product" mortgage, which allows a fixed rate and a variable rate (and/or potentially a home equity line of credit as well). This provides you with the best of both worlds—the stability of a fixed rate, but also the potential rate savings of a lower variable rate. A multiple product mortgage is a great option for anyone having a hard time choosing between the two, and a great way to hedge your future rate expectation bets. While only 1-in-17 opt for a multi-mortgage, it's worth considering given today's uncertain rate outlook.

Choosing the right mortgage can be daunting ... but the good news is you don't have to make the decision alone. Give me or your favourite mortgage broker a call to help you find your best solution.

**as of this writing, subject to change without notice.*

Candace Perko, Area Mortgage Broker

Get a local Point of View



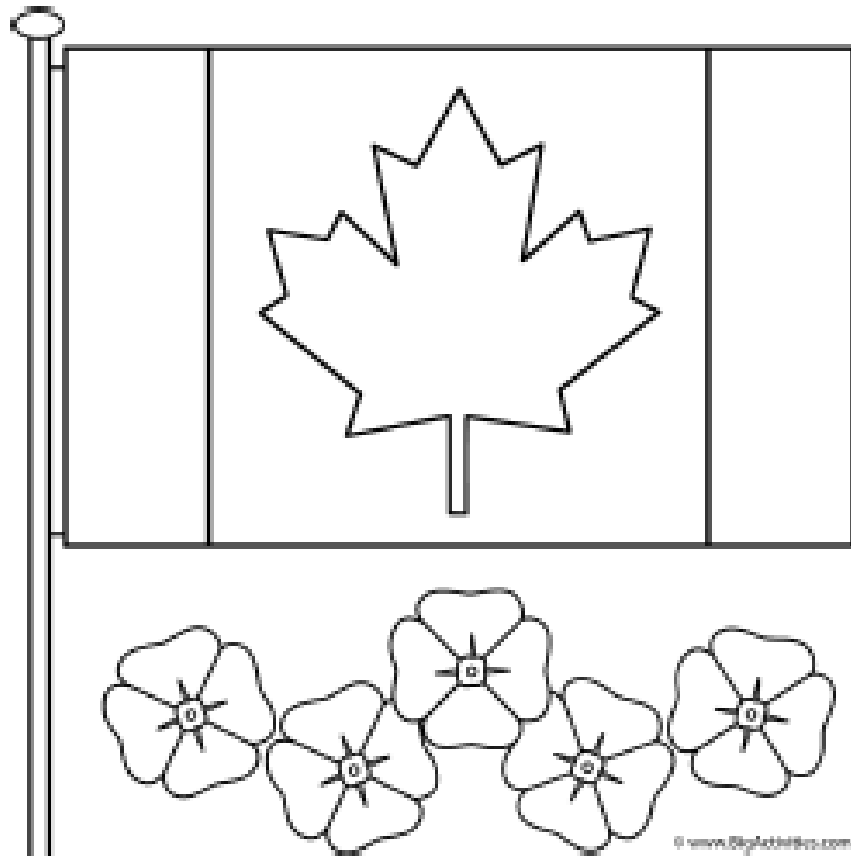
Contact us to learn more about your full range of mortgage financing options ~ you're going to like the local point of view.



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Mortgage Broker
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REMEMBRANCE DAY COLOURING PAGE



Calling All Chatter Enthusiasts:

We are looking for contributors (YOU!) to make the Chatter the best it can be. Make a submission once or commit to a monthly article. Please send your submissions to theredwoodchatter@gmail.com.

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!



REDWOOD MEADOWS—BABYSITTERS LIST

NAME	AGE	QUALIFICATIONS / COURSES	CONTACT INFORMATION
Andrea	13	Red Cross babysitter course	587-581-6643 andreaabboud@gmail.com
Ella	12	Babysitter Course	403-470-6411
Griffin	14	Babysitter Course	403-408-6998
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
Shawn	12	Red Cross Home Alone, Babysitter Course	shawnmacpherson08@icloud.com

TO ADD, DELETE, OR EDIT A LISTING, PLEASE CONTACT [THEREDWOODCHATTER@GMAIL.COM](mailto:theredwoodchatter@gmail.com)

DISCLAIMER: THE CHATTER PROVIDES THIS LIST SOLELY AS A SERVICE TO THE COMMUNITY. IT IS THE RESPONSIBILITY OF PARENTS / GUARDIANS TO CHECK ALL CREDENTIALS AND REFERENCES BEFORE HIRING A CAREGIVER FOR THEIR CHILD(REN).

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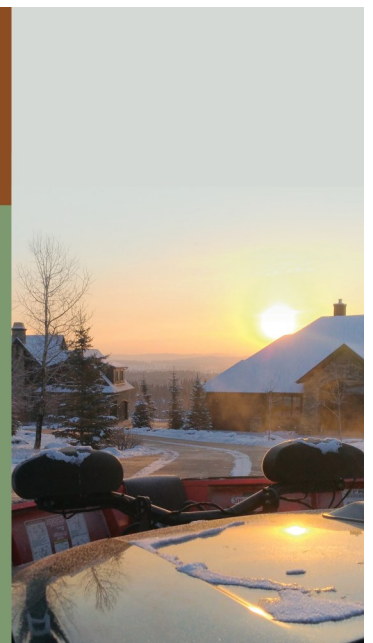
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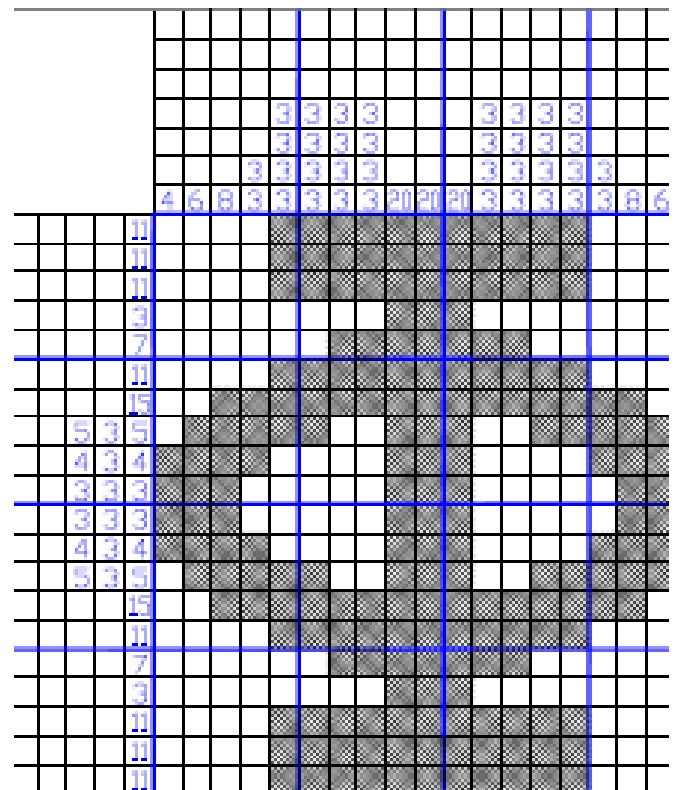
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