

Grab a plant, a dessert, or coffee...



By Brandie Majeau

Thorhild Public Library was buzzing with excitement as it prepared to welcome the arrival of spring and beautiful weather with its highly anticipated Annual Plant Sale & Exchange Fundraiser. The event offered a delightful opportunity for gardening enthusiasts to explore a diverse selection of flowers, vegetables, and herbs available for purchase. The proceeds from the plant sale contribute to funding essential library programming and supplies, further enriching the community's access to valuable resources

and activities.

One of the highlights of the event was the plant exchange, a unique opportunity for plant enthusiasts to diversify their collections. Participants could bring their own

plants and swap them with others, expanding their garden variety and fostering a sense of camaraderie among fellow gardeners. This interactive part of the event was a hit, with

attendees engaging in lively conversations and sharing their love for plants. This also opened the door to discussions on preferred gardening

Continued on **page 4**



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Newbrook embraces an evening of togetherness

By Brandie Majeau

Silver Horizons Drop-In Centre in Newbrook hosted a delightful evening of community spirit at the Newbrook Community Potluck & Live Local Music event. What began as a conversation about the tireless efforts of volunteers at events

evolved into an occasion to allow these dedicated volunteers to partake in the festivities alongside the rest of the community. The organizers sought to alleviate the workload of the regular volunteers so they could relax and enjoy themselves with everyone else.

On May 11, this vision

of unity and shared responsibility came to fruition. Guests were welcomed to a collaborative potluck-style gathering, where all attendees were encouraged to contribute. Those who didn't or couldn't bring a dish could still attend and purchase a meal.

Continued on **page 3**





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STURGEON VALLEY
Information & Engagement Session
on the plans for new neighbourhoods in the Valley

Sturgeon County invites you to share input on the future of Sturgeon Valley and surrounding areas! This includes input on community needs, amenities, natural areas and potential new neighbourhoods.

THURSDAY, MAY 30

6 to 9 p.m.
Edmonton Garrison — Sgt's & WO's Mess
Building 210, Ortona Road

You may be asked by the Edmonton Garrison to show your identification to access the military base.

The Sturgeon Valley area has been planned and growing for decades. There is a high demand for new housing options and amenities in this area. In 2021, the County updated its local area structure plans to reflect provincial and regional planning requirements, which apply to future development. These plans keep neighbourhoods in the existing community largely unchanged, but allow for denser neighbourhoods closer to St. Albert and Edmonton.

We're building on previous public engagement and invite you to join us for information, updates, and to discuss future options for this vibrant and beautiful community. County representatives can answer your questions, and you can provide input to inform the County's next steps. Council remains committed to listening to residents before considering private applications for new neighbourhoods around the community.

Sign up to attend at SturgeonCounty.ca/SturgeonValley or by calling **780-939-8275**. Venue capacity is limited, and **attendees must pre-register**. Priority will be given to Valley residents.

MORE INFORMATION
[SturgeonCounty.ca/](https://SturgeonCounty.ca/SturgeonValley)
[SturgeonValley](https://SturgeonCounty.ca/SturgeonValley)



Foot steady on the gas: Alberta home construction gains momentum

By Siddhartha Bhattacharya,
ATB ECONOMICS

Foot steady on the gas: Alberta home construction gains momentum

Housing construction intentions in Alberta posted an impressive increase through the first quarter.

The seasonally-adjusted value of residential building permits* issued by Alberta municipalities* reached \$3.2 billion in Q1, 40% higher than last year's level and the highest on record.

While the permit value of multi-unit dwellings (+44%) drove the majority of the increase (led by apartments), new single dwellings in the first quarter grew

36% compared to the same period in 2023..

Similar to last year, Calgary remains the key driver of new construction intentions in the province. However, the Edmonton market has been making strides since the end of 2023 and permit values jumped 51% year-over-year to reach a new high in the first quarter of 2024.

Meanwhile, residential construction intentions for the rest of Canada declined 2.4% from the same period in 2023, largely due to a 15% pullback in Ontario.

Alberta's strong growth in residential construction relative to elsewhere in the country is also evident in

other indicators.

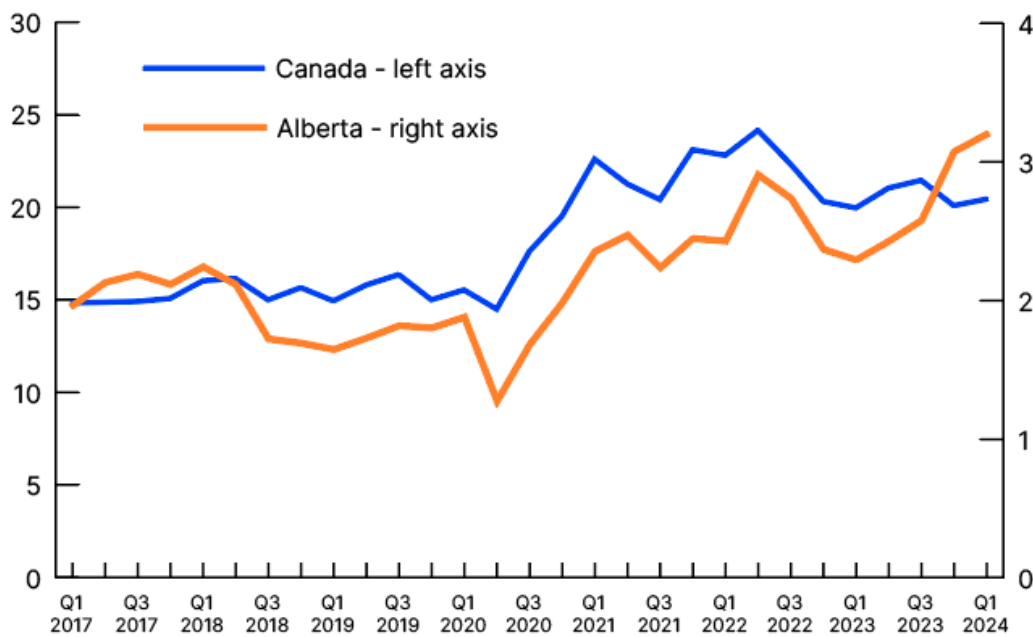
Despite the volatile monthly readings, housing starts have been trending up since July of last year and shot up to 45,910 units (annualized rate, seasonally adjusted) in April. Relative to the first four months of 2023, they are now up by 59% year-to-date while down by 2.2% in the rest of Canada.

These results are encouraging as many more homes still need to be built to meet the rising housing demand driven by record migration to Alberta.

*Statistics Canada's Building Permits Survey covers all Canadian municipalities that issue permits.

Residential construction intentions

\$ billion, seasonally adjusted



Source: Statistics Canada Table 34-10-0285 and ATB Economics

Continued from page 1

Together, everyone pitched in to set up, tidy up, and lend a hand wherever needed throughout the evening, fostering a sense of togetherness and community spirit.

The night was all about fostering a vibrant and engaged community. It exuded a palpable sense of togetherness and connectedness amongst everyone who attended.

The evening provided a wonderful opportunity to share a meal, revel in the captivating performances of local musicians and traditional music, and even dance the night away. Many voices

joined in song; some engaged in friendly card games, while others savored each other's company. The Newbrook Community Potluck & Live Music radiated a warm and welcoming atmosphere that encouraged guests to stay and linger and enjoy that one more cup of coffee and one more song or conversation.

The atmosphere was truly magical as talented local musicians gathered to share their incredible gifts. Larry Hryciw, Richard Morrill, Carol Melnychuk, Matthew Hanson, Ted Halonen, Michele Mitchell, and Rose Chabot-Greco (joining from the city) all graced the stage,

weaving together a magic of timeless songs and melodies, becoming an unforgettable part of the evening's memories. Their performances were not just entertainment but a testament to the rich local talent the community is fortunate to have.

Those who stopped by for a quick visit extended their stay, drawn in by the relaxed and welcoming mood. The Newbrook Community Potluck & Live Music evening exceeded expectations and was a true testament to the community. The event's simplicity allowed everyone to fully embrace and enjoy the little moments.

Thorhild County

EMPLOYMENT OPPORTUNITY

Administration Support Clerk
.80 Full Time Permanent

For details, please visit our Careers page at www.thorhildcounty.com.

Phone: 780-398-3741 | www.thorhildcounty.com
801 - 1st Street, Box 10, Thorhild AB ToA 3J0

KID'S CORNER

STUDENT

Dante
second grade
H.A. Kostash School

Dante is a 7 year old, second grade student at HAK in Smoky Lake. He is hard working and always up to helping his teacher or his peers. He enjoys playing soccer and hockey. One day he hopes to become a police officer.

Sponsored by **Chomay DENTAL** Smoky Lake Thorhild

Newbrook 4-H Club Achievement Days

Food May 26 Newbrook Hall at 1:00 p.m
Horse June 2 10:00 a.m. Waskatenau Arena
Livestock (beef, swine, & poultry)
June 7 Waskatenau Arena
Show at 1:00 p.m sale at 5:00 p.m.

25 market steers, 5 market swine, 4 pen of 3 butcher chickens.

Steers and swine have butcher spots booked at Country Quality Meats for buyers convenience.

For more information please contact **Joceyln** at **780-656-5813**

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Bankruptcy Alternatives
Debt Consolidation
Consumer Proposals
Bankruptcy Protection

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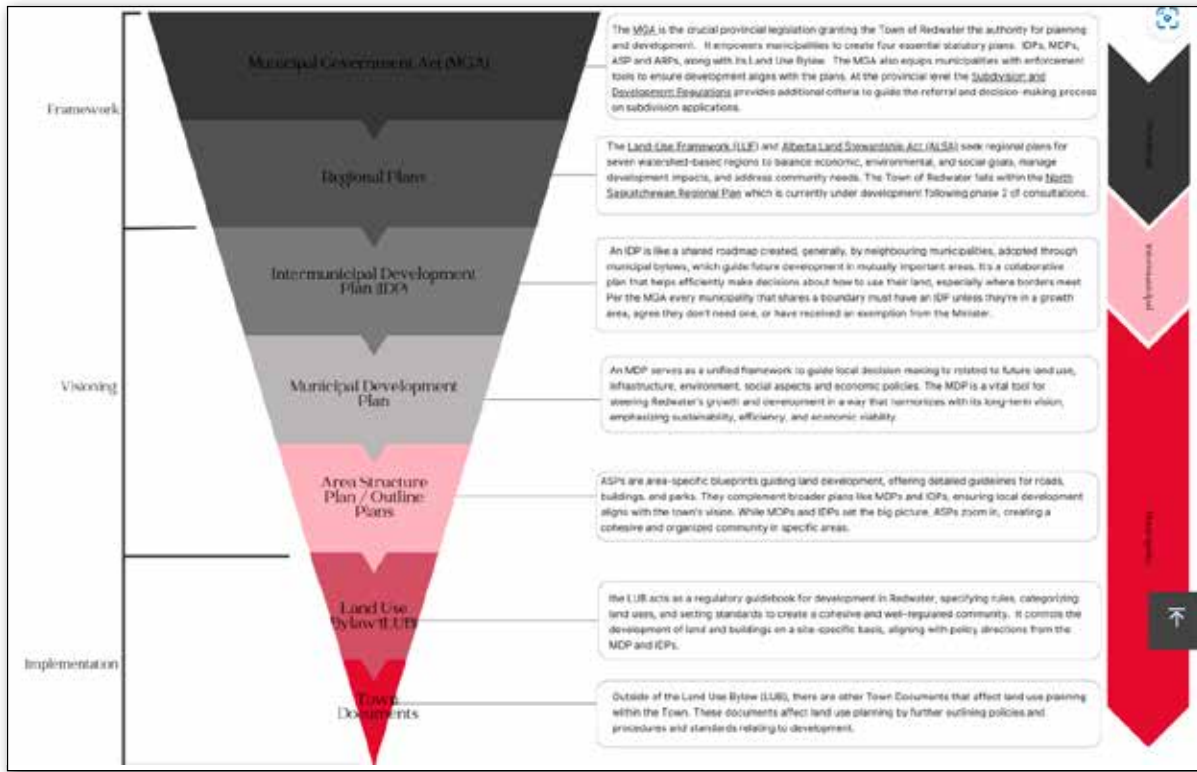
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WWW.THEREDWATERREVIEW.COM

The Town of Redwater discusses Municipal Development Plan



municipality. It is currently undergoing a thorough review and update to ensure that it accurately reflects our community's vision and goals. The MDP sets out the overall vision and objectives for the municipality's growth and development, providing a framework for decision-making and policy development.

In conjunction with the MDP, the Land Use Bylaw (LUB) translates the broad goals and vision of the MDP into specific rules and regulations that apply to different zones or districts within the municipality. The LUB governs how land and buildings can be used, and it is an essential tool for implementing the principles outlined in the MDP.

Throughout the

review process, there are multiple opportunities for community members to provide input and contribute to shaping the future of our municipality. This includes attending public hearings, participating in surveys, engaging with municipal committee members and submitting written feedback or comments on draft documents.

The input from the community is vital in ensuring that the MDP and LUB accurately reflect the needs and aspirations of our residents.

The input gathered from the community will directly influence the policies and priorities outlined in the updated MDP and LUB, ensuring that they align with the values and vision of our municipality.

By Brandie Majeau

As the Town of Redwater continues to review and update their Municipal

Development Plan, they explain what the framework looks like on a provincial and local level. Land Use must follow the clear

guidelines as directed by the Municipal Government Act. The framework, visioning and implementation follows a hierarchy

and development process.

The Municipal Development Plan (MDP) plays a crucial role in guiding the growth and development of our



Continued from **page 1**

methods and tips on garden pest management strategies.

The Annual Plant Exchange & Sale decided to switch things up this year.

Instead of their usual offering of traditional strawberry shortcake, they treated guests to a delightful strawberry trifle paired with a choice of coffee or juice. Youth and senior volunteers greeted guests with smiles and plates piled with the delicious mix of summer flavors, the strawberries bursting with flavor, enhanced

by the vanilla cake and pudding, topped off perfectly with whipped cream.

As the plant exchange and sale progressed, the plant tables gradually lightened, and fewer potted plants were available for purchase, but the atmosphere continued to brighten. Guests arrived bearing clippings from their own house plants for the exchange, engaged in lively conversations and enjoyed the afternoon with friends at the outdoor tables or escaping the heat in the coolness of the library.

The Thorhild Public Library would like to express its immense gratitude to all the individuals who took the time to visit and show their support at our annual fundraiser.

The library thanks Erdmann's Gardens & Greenhouses for their donation of a flower planter and the Kindness Counts Community Group for making the trifles. They are also deeply thankful to the dedicated volunteers whose hard work and commitment make events like this possible.

Sturgeon COUNTY

June Meetings and Important Dates

9613 100 Street, Morinville, AB T8R 1L9
 County Centre Office
 Ph: 780-939-4321
 Toll Free: 1-866-939-9303
 Emergency After Hours: 780-939-4321

Meeting schedule is subject to change. Members of the public are welcome to observe or listen in. For teleconference details and links to the livestream, click on the meetings notice in the following locations:

- Council Meetings:** SturgeonCounty.ca/CouncilMeetings
- Board and Committee Meetings:** SturgeonCounty.ca/Boards
- Public Hearings:** SturgeonCounty.ca/Notices

Youth Advisory Committee	June 3	6:00 PM
Subdivision and Development Appeal Board	June 4	2:00 PM
Agricultural Service Board	June 5	9:00 AM
Economic Development Advisory Board	June 5	1:00 PM
Sand and Gravel Advisory Committee	June 10	9:00 AM
Regular Council followed by Committee of the Whole	June 11	9:00 AM
Community Services Advisory Board	June 17	6:30 PM
Subdivision and Development Appeal Board	June 18	2:00 PM
ALUS Partnership Advisory Committee (PAC)	June 19	9:00 AM
Transportation Advisory Committee	June 20	6:00 PM
Regular Council followed by Committee of the Whole	June 25	9:00 AM

JOB EXPERIENCE TRAINING PROGRAM
 Applications are open to youth age 12 - 17
 Deadline to Apply: June 2

Apply online at SturgeonCounty.ca/JET



CANADIAN Kids Corner



What's the Difference?

There are four differences between Picture A and Picture B. Can you find them all?

A



B



Answers: 1. Rosemary on both steaks 2. Extra tomato bottom left 3. Sliced mushroom bottom right 4. Missing piece of chicken

CANADA



HISTORY

1936

THE TORONTO GLOBE AND THE MAIL AND EMPIRE MERGE TO FORM THE GLOBE AND MAIL.



EIGHTY PERCENT OF ALL HOMEOWNERS HAVE ONE OF THESE IN THEIR YARDS OR PATIOS.

ANSWER: GRILL



CHAR

to partially burn an object so as to blacken its surface

How they SAY that in...

ENGLISH: Smoke (cooking)

SPANISH: Ahumar

ITALIAN: Affumicare

FRENCH: Fumer

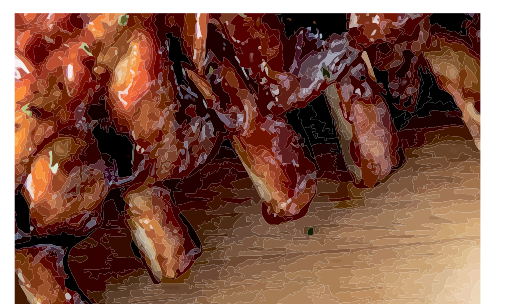
GERMAN: Räuchern

Did You Know?

BECAUSE OF THE POTENTIAL FOR FIRE AND CARBON MONOXIDE PRODUCTION, A GRILL SHOULD ONLY BE USED OUTDOORS.



GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: RIBS

PUZZLES

SEE SOLUTIONS PAGE 15 *Review*

SUDOKU

	7	4		1				
		9				8		
	5			2	7		1	
7								
	4	1				3		
				3		2	7	
		7	9					
3	1	5		6				
			4	3	2			

Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Level: Intermediate

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

CROSSWORDS

	1	2	3	4	5	6		7	8	9	
10	11							12			
13								14			
15								16			
17							18				
19		20					21				
22			23	24	25	26		27			
28							29		30	31	32
			33				34				35
			36							37	
			38							39	
40							41	42	43		
44						45	46	47			
48						49					
50						51					

HOROSCOPE

ARIES

(March 21 - April 20)



Aries, you may meet an influential ally this week. Chat them up because this is a person you want to have in your network. You never know when you'll need some assistance.

TAURUS

(April 21 - May 21)



Taurus, you have real talent, so you should be proud and show off your efforts. Whether it is artistic in nature or you are a whiz with numbers, share your gift with others.

GEMINI

(May 22 - June 21)



Explore creative possibilities, Gemini. You can use a new hobby right now that keeps you occupied. Look at trends that are popular right now and try one of those.

CANCER

(June 22 - July 22)



Cancer, trust your intuition when you meet someone new this week. You often can get a good read on someone right away. That's an important skill to develop, especially in the workplace.

LEO

(July 23 - August 23)



There is a lot of potential for socializing right now, Leo. Your calendar will fill up quite quickly with invitations from people in your life. Enjoy the attention.

VIRGO

(August 24 - September 22)



Virgo, take inventory of the things in your life and be real about what you need and what you can get rid of right now. You may be carrying around a lot of baggage you simply don't need.

LIBRA

(September 23 - October 23)



You may be feeling extra flirty these next few days, Libra. This will help add a spark to your current relationship or help you find someone new if that is the desire.

SCORPIO

(October 24 - November 22)



Relationship issues at home may be on your mind, Scorpio. Create pockets in your days for deep introspection to process all of the emotions you are feeling.

SAGITTARIUS

(Nov. 23 - Dec. 21)



Sagittarius, if you can't get an answer to something yourself, then you may want to pick the brains of friends or other people in your circle.

CAPRICORN

(Dec. 22 - Jan. 20)



Capricorn, you have a lot of self-worth, so stop looking at yourself through a pessimistic lens. Be convinced of your value and ability to assist others around you.

AQUARIUS

(January 21 - February 18)



Start feeling good about what the future may hold, Aquarius. There are a lot of possibilities out there, and you're starting to see them peeking out over the horizon.

PISCES

(February 19 - March 20)



You may not be feeling overly social right now, Pisces. Take a few days to spend time alone and sort through your feelings. Over time you may be ready to re-engage.

Crossword Clues

CLUES ACROSS

1. Lunatic
7. Doctor of Education
10. Able to make amends
12. Tight-knit group
13. Gland
14. Intestinal pouches
15. Fungal spores
16. Erstwhile
17. Engine additive
18. Nasal mucus
19. Fit a horse with footwear
21. Consumed
22. Settle
27. Larry and Curly's pal
28. Basketball's GOAT
33. Exclamation of

- surprise
34. Made tight
36. Before
37. Actor Nicolas
38. Not hot
39. Talk
40. Pledge
41. Abandon a mission
44. Trims by cutting
45. Aspects of one's character
48. Boxing GOAT's former surname
49. Holy places
50. Body art (slang)
51. Attributes

CLUES DOWN

1. How one feels
2. American Nat'l Standards Institute

3. Information
4. Licensed for Wall Street
5. Keyboard key
6. Born of
7. Choose to represent
8. Small European freshwater fish
9. Everyone has their own
10. Line from the center of a polygon
11. Lebanese city
12. Type of watercraft
14. A way to twist
17. Soviet Socialist Republic
18. Greek island
20. Medical practitioner
23. DeGaulle, French President
24. Partner to "oohed"

25. Atomic #52
26. Santa's helper
29. Rapper __ Rule
30. Month
31. Word formed by rearranging letters
32. Nullifies
35. Young woman ready to enter society
36. Unemployment
38. Weight unit
40. Formal party
41. Computer language
42. Residue formula in math
43. Duty or responsibility
44. Part of (abbr.)
45. Time zone
46. Body part
47. Nucleic acid

HONOUR AND PRIDE WORD SEARCH

C	I	H	V	E	H	S	I	Y	T	R	R	B	F	Y	U	I	B	R	M
Y	A	S	S	E	L	R	A	E	F	U	S	I	A	T	U	S	N	K	L
P	E	P	D	E	T	L	I	D	C	O	U	M	V	U	A	F	F	L	O
U	B	G	R	G	C	P	O	O	E	T	H	N	K	D	U	P	B	A	S
R	U	D	E	B	E	E	D	G	M	K	M	C	R	F	E	L	H	R	V
M	S	V	B	B	P	V	D	G	E	L	G	C	B	C	N	R	S	K	B
P	O	D	M	P	S	K	L	E	T	A	N	E	L	L	A	F	L	S	V
L	L	Y	O	N	E	V	C	R	E	H	E	Y	T	C	G	H	O	C	D
A	D	U	S	U	R	I	E	M	R	Y	R	A	T	I	L	I	M	S	K
T	I	D	M	E	F	B	G	N	Y	H	I	T	L	S	K	N	A	H	T
O	E	A	U	I	M	M	B	L	D	E	V	R	E	S	B	O	H	U	U
O	R	G	R	E	A	A	N	T	A	E	C	V	F	F	D	O	O	A	K
N	N	C	M	R	F	O	H	F	Y	I	B	I	H	E	G	A	E	M	O
L	A	E	O	M	V	V	B	A	N	B	R	K	V	P	Y	N	N	G	R
S	R	N	B	E	E	P	R	R	N	P	K	O	O	R	M	R	L	I	U
G	O	U	D	M	T	C	A	D	V	F	H	E	M	F	E	M	I	E	M
H	A	B	U	O	E	C	N	C	O	R	K	N	I	E	Y	S	S	A	M
P	T	B	I	R	R	G	C	Y	S	E	V	U	U	O	M	V	T	U	N
N	O	L	C	Y	A	I	H	K	E	M	S	E	O	R	E	H	O	F	A
L	R	D	C	E	N	C	N	G	A	L	F	C	V	T	I	E	M	O	F

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

- | | | | | | |
|----------|----------|----------|----------|-----------|---------|
| BRANCH | DUTY | FLAG | MEMORY | REMEMBER | SOLDIER |
| CEMETERY | ENLIST | HEROES | MILITARY | RESPECT | SOMBER |
| DRAFT | FALLEN | HONOUR | OBSERVED | SACRIFICE | THANKS |
| | FEARLESS | MEMORIAL | PLATOON | SERVICE | TOUR |
| | | | | | VETERAN |

Minister of Municipal Affairs addresses Bill 20

By Brandie Majeau

Minister Ric McIver, Minister of Municipal Affairs, held a rural media roundtable on May 13 to address Bill 20, also known as The Municipal Affairs Statutes Amendment Act. In his opening statements, Minister McIver announced the implications of Bill 20, which aims to update the rules for local elections. The bill also introduces a pilot project and new laws to enhance accountability and make voting more accessible. During discussions with rural media representatives, Minister Ric McIver was asked to explain the concerns surrounding political candidates' ability to self-fund, the Alberta government's authority over municipal governments, and to clarify the proposed individual laws.

Minister McIver emphasized that

the authority of the Alberta government proposed in Bill 20 is not new. The Alberta Government has always had the power to intervene in municipal affairs if it becomes necessary. However, he reassured that these authorities are to be used sparingly, stating, "We want the municipalities to have that authority." He consistently reiterated that municipal issues are to remain municipal matters. Despite these reassurances, questions persisted about the potential intrusiveness of Bill 20.

The information shared during the rural media roundtable shed light on the process of putting rules and regulations around the funding of political parties, ensuring there are requirements for disclosure and limitations. Minister Ric McIver also addressed

the consultation procedures conducted within municipalities before the proposal of Bill 20, acknowledging legitimate concerns from those municipalities. He clarified that there was adequate consultation, although they may not have liked it, particularly when addressing bylaw amendments and removing councillors, Reeves, mayors, etc. However, Minister McIver continually stated that these matters will generally be addressed on a municipal level with no interference from the Alberta government. He also emphasized that the regulations are not yet finalized and will require further discussions with municipalities.

The rural media round table concluded with a discussion around the transparency of political candidates and their

campaign funding, the ability to interfere in municipal affairs, and the proposal of Bill 20, which will expedite the process of

if, or when, the provincial government is required to step in. As with all proposed legislation, this remains an ongoing

conversation, emphasizing the importance of individual input and their role in shaping the future of local governance.



Check the mail

Property Tax and Assessment Notices were mailed on May 16.

Review your property assessment

Your property's assessed value is used to calculate your property taxes. The assessed value considers the property size, age, construction quality, and condition of any structures on the property. It is important to review your property assessment details to ensure they are accurate. You should talk to an assessor to report any discrepancies before filing a complaint. The deadline to file a complaint is Tuesday, July 23, 2024.

View your property assessment online with the interactive map.

SturgeonCounty.ca/PropertyMap



Notices were mailed on May 16, 2024.

If you have not received your notice, call 780-939-4321.



THE DEADLINE FOR TAX PAYMENTS IS **FRIDAY, JUNE 28, 2024**

QUESTIONS?

STURGEON COUNTY CENTRE

9613 100 Street, Morinville, AB T8R 1L9

780-939-4321

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SturgeonCounty.ca/Taxes



Sturgeon
COUNTY

Countryside

ART TOUR

JUNE 1ST & 2ND | 10AM - 4PM

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ONLINE MAP

Art for sale will be displayed at several countryside studios all within close proximity.

ARTISTS INCLUDE:

Alana Gushuliak-Soldan
Brenda Danbrook
Elaine Mulder
Jenny Berkenbosch
Grace Berkenbosch
Kelly Johner
Toula Prins
Wendy Mulder

STUDIO LOCATIONS:

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58023 RR 224, OPAL

SITE #2
57109 RR 225, STURGEON CNTY

SITE #3
56115 RR 225, STURGEON CNTY

SITE #4
56052 RR 225, STURGEON CNTY

SITE #5
56018, RR 225, STURGEON CNTY

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SCHOOL NEWS

Ochre Park School



A huge shout-out went to the Ochre Park School Council and Parent Society for supporting learning and sponsoring @tpet.ca in-school field trips for the students. The Grade 2 and 3 students were in action with 'Botley'

Thorhild Central School



Thorhild Central School's sixth graders doubled the action and the fun by taking soccer to the next level with two balls in play at once.

Leonard Alexander Halonen

With heavy hearts, the family of Leonard Alexander Halonen, announce his passing on May 14, 2024, at the age of 72.

Len was born August 26, 1951, and spent his life in the Thorhild area. He farmed family land for well over 50 years. He had retired from farming and also from his job at McEwens Fuels and Fert in Thorhild. He enjoyed his time with the Thorhild crew. During his retirement he would go back to the farm and he loved to help out wherever he was needed. He enjoyed good conversation, a good laugh, and good cup of coffee. Leonard was a gentle, kind and caring, hardworking man and he will be missed more than he ever knew. Leonard is survived by his brothers Richard (Veronica), Ted (Michele) of Thorhild.



Sisters Linda (John) of Legal and Wendy (Shane) of Thorhild. His nephews and niece, Tyler (Charissa), Eugene, Patrick, Cody, Lee, and Erin. Leonard is predeceased by his parents Hugo and Antonia, brother Melvin, and niece Cathy. As per Leonard's wishes, there will be no service.

Condolences may be shared at www.westlockfuneralhome.com



Your career ad at WWW.THEREDWATERREVIEW.COM



KID'S CORNER



Ryker
Thorhild Central School

This is Ryker; he is in Kindergarten. His favourite part of school is playing outside in the park and trees, and he loves learning to read.



Sponsored by



Lions Club Thorhild



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Data reveals the areas in Canada with the most credit card debt – Alberta named in ranking

- Barrie, ON has been named the area in Canada where residents have the most credit card debt
- St. John's, NL metropolitan area has the second most credit card debt per capita
- Trois-Rivières, QC residents have the least outstanding credit card debt in Canada

A new study reveals how the recent spike in living costs disproportionately impacted Canadians, with some residents now reporting extremely high levels of credit card debt.

“Most people will use short-term forms of credit, like credit cards, when trying to solve an immediate cash flow problem,” explains Romana King, Senior Editor at Money.ca, an online financial resource offering trending financial topics, money-saving tips, and exclusive deals and discounts.

To assess how often Canadians relied

on higher-cost lending solutions, Money.ca analyzed data from the Canada Mortgage and Housing Corporation (CMHC) to discover the metropolitan areas accumulating the most credit card debt.

Barrie, ON households carry the highest average balance when it comes to credit card debt. On average, each resident in Barrie, ON owes \$3,521.54 in outstanding credit card balances.

St. John's, NL residents carry, on average, \$3,451.95 in outstanding credit card balances, ranking the metropolitan area in second place.

Toronto, ON met-

ropolitan area has the third highest average of credit card debt in Canada, with \$3,428.63 in outstanding credit card debt per capita.

Peterborough, ON is fourth in the ranking, with an average of \$3,405.19 in outstanding credit card balances per capita.

The fifth highest amount of credit card debt in Canada is in Kelowna, BC. On average, the metropolitan area has \$3,394.11 of credit card debt per capita.

Brantford, ON is in sixth place, with an average of \$3,387.26 of outstanding credit card balances per capita.

Kingston, ON is next

in the ranking, in seventh place. Each resident in the metropolitan area has an average of \$3,344.16 in credit card debt.

In eighth place is Calgary, AB, with \$3,273.16 of outstanding credit card debts per capita.

Thunder Bay, ON metropolitan area has an average of \$3,270.76 in credit card debt per capita, resulting in the ninth position.

Finally, Hamilton, ON residents are in tenth place, with each resident having an average of \$3,264.93 in outstanding credit card balances.

Money-saving expert Romana King from

Money.ca has commented on the findings: “A credit card is a powerful tool. It can help create a person's credit history and boost a credit score – tools that are integral to achieving important financial milestones, such as buying a car or a home.”

“However, there is a downside to credit. Digital transactions and the interest charged on borrowed money can add up, sometimes very quickly. People can get stuck in a cycle where they never pay down what they owe and barely pay the interest. This can lead to a cycle of debt.”

To stop this cycle, King suggests that people reconsider when and how they use credit cards: “There's nothing wrong with using a credit card for an unexpected expense. The key is to have a plan on how you will pay back that borrowed money.”

King suggests three strategies:

1. Use a low-interest

credit card. The less you pay in interest, the more of your earnings can be used to pay off your debt.

2. Consider a consolidation loan. A consolidation loan – or an installment loan with a lower interest rate – groups all higher-interest debt into one lump sum and charges a lower interest rate overall. Again, the idea is to pay less in interest and use more of your money to pay your debt.

3. Go on a spending diet. This doesn't mean don't spend, since most people who turn to credit cards and fast loans are often using them to pay for essentials. Instead, consider a system that only allows you to spend what's available. This can be cash envelopes or opening a no-fee bank account for each type of expense and only using the money in that account for those costs.

Research: <https://money.ca/>

Rank	Census Metropolitan Area	Outstanding Credit Card Balance per capita
1	Barrie, Ontario	\$3,521.54
2	St. John's, Newfoundland And Labrador	\$3,451.95
3	Toronto, Ontario	\$3,428.63
4	Peterborough, Ontario	\$3,405.19
5	Kelowna, British Columbia	\$3,394.11
6	Brantford, Ontario	\$3,387.26
7	Kingston, Ontario	\$3,344.16
8	Calgary, Alberta	\$3,273.16
9	Thunder Bay, Ontario	\$3,270.76
10	Hamilton, Ontario	\$3,264.93



14 ACRE HOBBY FARM IN THORHILD COUNTY

This 2-bedroom bungalow features a spacious kitchen, large living room, and a large versatile porch/flex space. Upgrades include newer windows, shingles (2015), furnace (2020), hot water tank (2021) and porch heater (2021). Both kitchen and bathroom have been completely remodeled since 2010 as well. Lots of room in unfinished basement for customization by adding additional bedrooms or family room. Bsmt roughed in for shower and sink. A heated 30X30 shop, along with outbuildings including a quonset, hip roof barn, and stable with 3 stalls add functionality and plenty of room for all your horses, cars, RV, toys, and pets. Large dugout, garden space, and planted trees complete this great acreage. **\$399,900. Call Heather to view.**



MOVE IN READY IN WESTLOCK

This cute, well kept 3 bedroom bungalow in Westlock is move in ready. Renovations over the years include newer flooring and paint, new windows, furnace and h/w tank in 2016, bathroom renos in 2017, shingles in 2017, front and back decks, backflow valve installed in both washer drain and floor drain, and new front door and patio doors. Wall has been opened up between kitchen and living room to allow for a more open concept. Features include a built in vacuum system, pantry, solar light tube in kitchen, patio doors in back bedroom allow access to back deck and fenced yard with storage shed. Basement is partially finished with a family room space, laundry area and den which could easily be a 4th bedroom if window was made a bit larger. There is roughed in plumbing for a bathroom in the basement. Just needs flooring and ceiling installed to finish the basement. This is a great starter home or small family home. Would also be great for an investor as all the work has already been done. **\$210,000. Call Heather to view.**



ONLY \$154,900 FOR 2 BEDROOM BUNGALOW IN LEGAL

Looking for affordable living that's move in ready? This 2 bedroom bungalow in Legal is perfect for first time buyers, investors or seniors who aren't quite ready to give up their pets and move into a lodge. Many upgrades over the years including furnace, vinyl siding and windows. Renos in the past year include all new bathroom with stacked washer and dryer and on demand hot water heater, new counter tops and backsplash in kitchen, eavestroughs, sump pit and pump. Fresh paint throughout. Brand new carpet in bedrooms and lino in bathroom and back entrance and the living room/kitchen flooring is only a few years old. Large 75'x66' fenced lot with fire pit, flower beds, deck and plenty of parking space for a couple of cars and holiday trailer. Or build a garage if you like. Ramp is also in place for easy access with wheelchairs or walkers. Legal is a great small town that's only a few minutes north of Legal. Move in ready! **\$154,900. Call Glenn to view.**



NEW LISTING

BUILDING SITE BY NEWBROOK

24.8 acres bordering the Hamlet of Newbrook, about 1/2 hour NE of Redwater on Hwy 63. This is the remainder of the quarter that much of the hamlet of Newbrook is built on. Currently being used as pasture land with lots of open land and a few treed areas. Nice building sites. Zoning on this land allows for many possibilities for use. Build your dream home on a nice sized acreage, subdivide some lots to expand the Hamlet, maybe start a business ventures. Good possibility to get County approval for any of these uses. May be possible to tie into residential utilities. **\$132,500 Call Heather for directions.**



UPGRADED BUNGALOW IN THORHILD

May upgrades in this 2+1 bedroom bungalow including high efficient furnace, hot water tank, and most windows in 2023. Other upgrades in the past few years include kitchen cupboards, some featuring convenient pull-out drawers, along with modern appliances for culinary enthusiasts, upgraded electrical panel, complete bathroom renos in both bathrooms and blown-in insulation in the attic. Relax in your fully fenced backyard, complete with a single detached garage and RV parking, perfect for outdoor enthusiasts and hobbyists alike. Less than a block away from the outdoor pool, offering endless summer fun, and less than an hour's drive to Edmonton, Don't miss out on the opportunity to make this charming Thorhild residence your own! **\$229,900. Call Janine today to view.**



ALMOST 20 ACRES IN THORHILD COUNTY

\$375,000



NEW LISTING

FULL QUARTER IN THORHILD

Nice mixture of grass land and mature trees. Nice building sites in the trees with power running along the road south of this property. There was a gravel pit that has been mostly reclaimed. Nice hard pad still there which would be great for a shop and parking area. Some black dirt still piled up and a bit of gravel piled there. Seller is willing to spread this however buyer would like. Good 5 strand barbed wire fence and a dugout in the northeast corner so would make great pasture land. Only 2 miles south of pavement and close to Half Moon Lake. Build your house and have land to raise a few animals. Or use it for hunting, quadding and snowmobiling. **\$399,900. Call Heather for mor info.**



NEWBROOK GEM

The effective age of this 1977 home with additions is 2015 as it was completely rebuilt at that time. The original walls were doubled to make a 2x8 frame and extra insulation added. Windows, doors (interior and exterior), siding, metal roof, bathrooms, flooring, crown mouldings, furnace and paint all were done in 2015 or later. Must be seen to be appreciated. High end custom cabinetry throughout the home with granite countertops in the kitchen. Built in ss appliances, induction stove, pull up mixer shelf, pullout shelves, island kitchen, garden doors to maintenance free deck, huge w/i closet in master bedroom, 5 pce ensuite with two counters and sinks and soaker tub, and custom cabinetry in the office are some of the features. Total of 3 bedrooms and a den as well as enclosed, heated front porch. Heated single garage and asphalt back driveway. No lot rental, you own the 50x150' lot. **\$195,000. Call Janine for more info.**



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Some tips for succession planning for a small family business

(NC) The transfer of a small business's ownership between family members can be a tricky and emotional process if you're not prepared for it. To help ease the transition, it's important to start the conversation early and develop a succession plan well before the decision is made that it's time for some other family member to take over the business.

What is succession planning?

A succession plan gives a clear outline of what should

happen when you are ready to exit your business and transition it to be led by a new family member. By having a succession plan in place, it can help make the transition smoother for yourself, your family members and your employees.

Some tips for succession planning

Start planning early: These are complex processes which can take years to bring to fruition. All too often, business owners don't start planning until

late in the game. This can lead to confusion and headaches down the road. Start succession planning at least three to five years before your planned departure.

Seek professional advice: Many professionals are trained in different areas of business succession planning - including lawyers, accountants, business brokers, family business consultants and investment advisors - some or all of whom could be of help at different stages of your succession plan.

Think about the impact on your lifestyle: Family business owners can sometimes get caught up in the financial aspects of succession planning and may not think about what this change could mean for them personally. For example,

you'll need to answer questions like: Will you be involved in helping transition the business? What will you do with your time after your exit? How should you consider structuring your business so that it will be best for your family, employees and the business itself?

Succession planning in advance can make a difference

Many small business owners find it difficult to plan on how to hand their business over to a family member. But putting a plan in place can go a long way towards helping to minimize the stress for both the small business owner and the family members involved. Find more tips on successful succession planning at td.com/businessbanking.



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Smoky Lake welcomes The Beatles

By Brandie Majeau

Get ready for a spectacular musical event! The Town of Smoky Lake is thrilled to welcome The Beatles, set to take place at the Smoky Lake Inn on July 26th and 27th. Prepare to be transported back to the swinging sixties with 'All You Need Is Love,' a passionate tribute band dedicated to bringing the magic of The Beatles to life all the way from Calgary, Alberta.

This group of exceptionally talented musicians spare no effort in recreating the iconic British sound of The Beatles. From their authentic period costume changes to the use of instruments from the era, 'All You Need Is Love - A Tribute to The Fab Four' is a meticulously crafted homage to the legendary band. The show, spanning the years 1964 to 1969, features The Beatles' greatest hits and their endearing

interactions with the audience. With advanced sampling techniques, every musical nuance is expertly recreated in real-time, capturing the infectious energy and playful wit of The Beatles' original performances.

In an effort to enhance the authenticity of the experience, the show will never use click tracks or sequencers, instead relying on tape loops and sound effects to transport audiences

back in time. This promises to be an unforgettable evening for all fans, old and new.

The music of The Beatles not only defined an era but also continues to resonate with people today. Their timeless songs not only captured the essence of the 1960s

but also delved into universal themes such as love, hope, and self-discovery. Even in the present day, their enduring legacy serves as a wellspring of inspiration for artists and continues to enchant audiences around the world. The Beatles' unparalleled ability to shape the

world through their creativity and collaborative spirit stands as a testament to their enduring influence.

Don't miss out on this amazing opportunity. Tickets can be purchased in advance for \$45 through Get Booked Inc. for \$45 or will be available at the door for \$65.

23222 TWP 560, GIBBONS



\$525,900

Experience country living within the town limits of Gibbons! This bungalow is situated on 5.66 acres of picturesque land, featuring a large garden, a private pond with a firepit area, a stamped concrete patio at the rear, and a south-facing front deck. The property includes numerous outbuildings with ample space to build a shop. In recent years, the home has seen many upgrades, including new flooring, a kitchen renovation, updated appliances, new doors, and most windows. The well-designed layout includes three bedrooms, a 4-piece bathroom, a living room with a view, a beautiful kitchen, and laundry facilities, all on one floor.

5014 48 AVE EGREMONT



\$209,900

Spanning two lots in Egremont, this large bungalow features a fully fenced yard and a double detached garage. Over the years, the home has received numerous upgrades, such as new kitchen, shingles, flooring, doors, windows, appliances, and fresh paint. The main floor includes three bedrooms, with the primary bedroom offering a 2-piece ensuite. Additional main-floor amenities include laundry, a 4-piece bathroom, a spacious living room, and an open kitchen/dining area. The basement adds further living space with an extra kitchen, a large rec room, an additional bedroom, a 2-piece bathroom, and ample storage.

5437 49 AVE ANDREW



\$199,900

Fully developed 3 level split home, accompanied by an adjacent vacant lot, nestled in the tranquil town of Andrew, just a 45-minute drive from Fort Saskatchewan. This spacious four-bedroom residence has numerous costly upgrades completed in recent years, such as siding, shingles, hot water on demand, high-efficiency furnace, windows, and patio door installation just to name a few. The main floor features a sunken living room, kitchen, and dining area. Upstairs, you'll find three bedrooms, including the primary bedroom with a four-piece ensuite, along with an additional three-piece bathroom. The lower level offers a sizable recreation area with a wood-burning stove, an extra bedroom, laundry room, another bathroom, and ample storage space. Outside, enjoy a covered front patio, vegetable gardens, unobstructed views with no neighbors across the street, and a scenic farmer's field behind the property. Single attached heated garage, with room on your side lot to build another garage!

5408 48 AVE REDWATER



\$229,900

Charming bungalow with newer front and rear decks. Inside, discover a well-designed main floor featuring a delightful kitchen, dining space, and cozy family room. The primary bedroom, accompanied by a three-piece ensuite, and another bedroom are also located on this level, along with a convenient four-piece bathroom. Downstairs, the partially finished basement offers a recreational area and potential for two additional bedrooms, alongside a partly completed bathroom and laundry space. Outside, enjoy the fully fenced yard with ample room for a garage, plus plenty of parking space and a garden shed at the rear.

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**NOTICE OF DECISION OF
MUNICIPAL PLANNING COMMISSION**

DEVELOPMENT PERMITS ISSUED – May 6, 2024

Take notice that the following permit for a proposed development as described below have been aproved in accordance with the Town of Redwater Land Use Bylaw PD-01-2023:

Permit Number: DPR2024-016
Legal Description: Lot 1, Block 18, Plan 1473HW
Civic Address: 5104 54 Street
Land Use: Residential Low-Density District (R-LD)
Variance: Addition 3m (10ft) to 1m (3.38 ft)

Conditions: The applicant must ensure that the exterior finishes of the addition are consistent with the Single Family Dwelling.

Additional Information: For additional information regarding these permits, please contact the Development Officer at (780) 942-3519.

Appeal: The following information is provided as required by Section 685(1.1) of the Municipal Government Act. Any appeal of this decision shall be filed with the Secretary of the Intermunicipal Subdivision and Development Appeal Board (ISDAB), 4924 47th Street-Box 397, Redwater, Alberta T0A 2W0 (780-942-3519 ext. 250), within twenty-one (21) days after the date of notice.

Appeal Fee - \$ 300.00

Development Officer
Phone: 780-942-3519 Ext. 330
Fax: 780-942-4321
Email: devofficer@redwater.ca

Freedom of Information and Protection of Privacy Act

If you submit comments, either orally or in writing, the information you provide may be recorded, or otherwise made public, subject to the provisions of the Freedom of Information and Protection of Privacy Act.

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RCMP ROYAL CANADIAN MOUNTED POLICE

Alberta RCMP reminds residents of simple tips with big crime reduction impacts

As the weather warms up, most Albertans are spending more time outdoors, and often away from their homes. Not securing your property can make you a prime target for theft.

In May 2023, there were 440 residential break and enters and 45 seasonal property break and enters in Alberta RCMP jurisdictions. Property theft is often a crime of opportunity. Learning how to properly secure your residential and seasonal properties is the best defence. Following simple practices like crime prevention through environmental

design (CPTED) can have big impacts.

Some simple CPTED tips that can help keep your property safe are:

Lighting: Ensure your yard is well lit. Consider installing motion sensor lights at all entryways.

Sightlines: Keep clear sightlines to yards, garages, and entry points so criminals have no where to hide. Make sure trees and bushes aren't overgrown, creating a cover for a potential thief.

Gates: A locked gate can help deter a criminal who may not want to waste time trying to get past it.

Windows: Keep windows covered and locked when you're not home. An empty house is a criminal's playground.

Alarms: Consider installing a security system, especially on seasonal properties

or if you travel often. This will help ensure that if anything does happen to your property, authorities will be alerted immediately.

While these tips might sound obvious, CPTED is an international concept that has proven to discourage crime and promote security. Small, simple changes and have big effects in our communities.

RCMP encourage the public to report any criminal or suspicious activity to police. If you discover a crime has taken place at your residence or seasonal property, you should report it to police immediately. Reports tell us where to look, who to look for, and where to patrol in the future.

If you see a crime in progress, dial 911. If you wish to report

a crime anonymously, contact Crime Stoppers at 1-800-222-8477 (TIPS), online at www.P3Tips.com or by using the "P3 Tips" app available through the Apple App or Google Play Store.

For more tips and crime prevention information, follow #HereToHelp and our social media accounts on X (@RCMPAlberta), Facebook (@RCMPinAlberta) and YouTube (@RCMP-GRC Alberta).

Westlock RCMP warns public of grandparent scam in the community and surrounding areas

Westlock RCMP have received several reports of attempted grandparent scams in the community and surrounding areas. The victims received a call from a

suspect claiming to be a loved one, who's voice was most likely spoofed by AI, stating they were arrested by RCMP and needed help and money. A suspect then claimed to be a lawyer and asked for bail money. In some cases, they told the victims to withdraw money and deposit it to a crypto-wallet through a bitcoin ATM. In others, they stated someone would come to their residence to collect the funds. These frauds have been noted in Westlock, Clyde, Alta. and Morrinville, Alta., though they have been reported all over Alberta.

Typically suspects in grandparent scams will pretend to be lawyers, police officers, judges, or family members. Suspects will usually ask for cash, gift

cards or Bitcoin.

Westlock RCMP wants to remind the public:

- Bail is always paid in person at a courthouse or correctional centre;
- Never send money to anyone you don't know;
- If a person claims to be a police officer or judge, call that police service or court house directly to confirm the situation – police and courts will never ask for any form of payment;
- Never give out personal information over the phone or online to someone you don't know—the police or courts will not ask for personal information over the phone.



Haying Permits available for bidding.

Sturgeon County will accept bids for Haying Permits on Municipal Reserve (MR) Lands starting April 22, 2024.

Bids must be submitted by 12:00 (noon) MDT on May 27, 2024.

View property details, conditions and place a bid by scanning the QR code or by visiting:

www.sturgeoncounty.ca/HayingPermit




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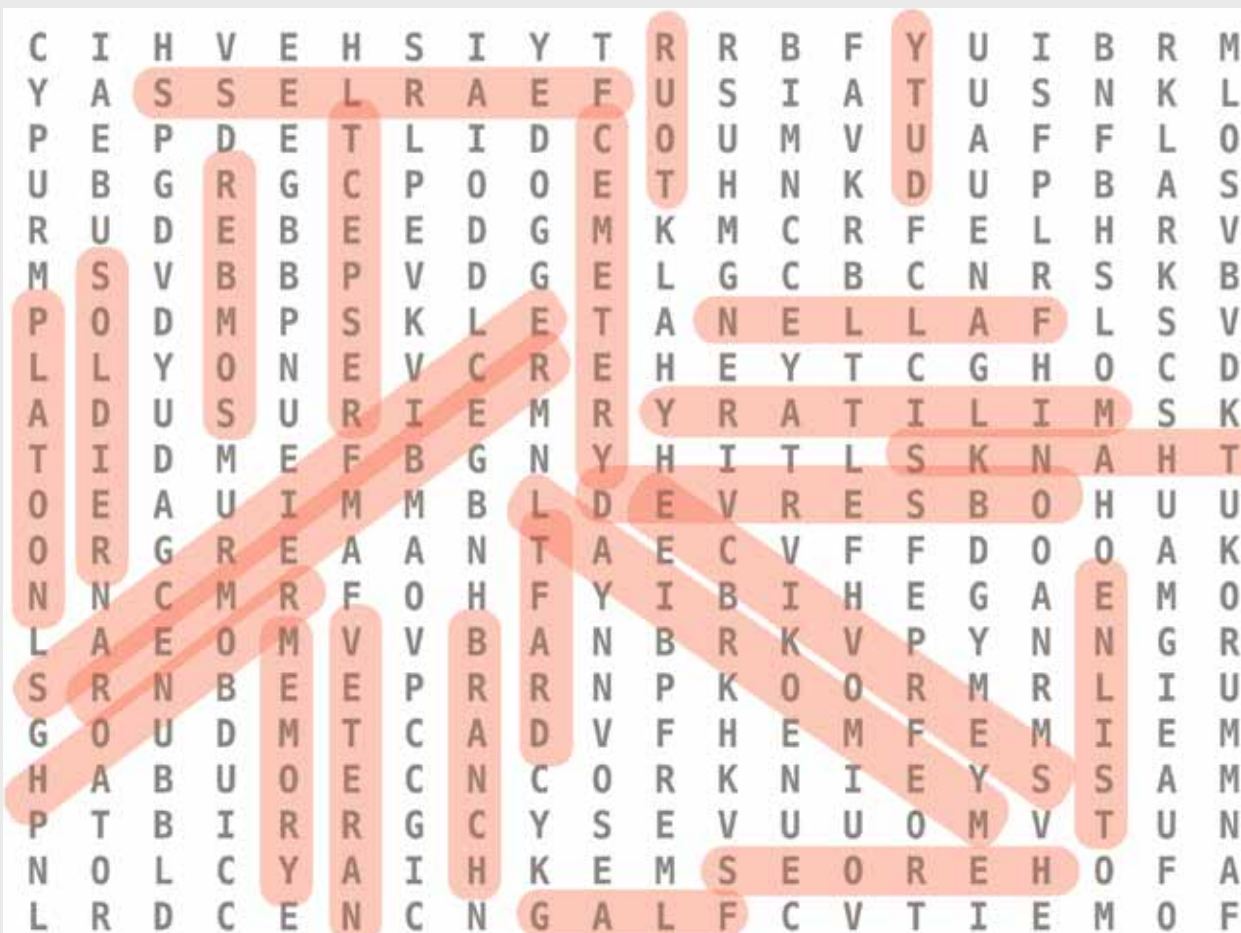
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9	4	1	2	7	6	3	8	5
5	8	6	1	9	3	4	2	7
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