

Coffee Talk Express



WEDNESDAY JANUARY, 9 2019

THE RED LION

Restaurant 4812 N Access Rd

Homemade Pizza & Pasta

MONDAY - SATURDAY

5:00 PM - 9:30 PM

Closed on Sundays &
Statutory Holidays

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250 788 6365

No Shut Down in Sight for Don Titus Montessori

In an article in September of 2018, the Coffee Talk reported that School District 59 could potentially be looking into closing down Don Titus Montessori in Chetwynd. Fortunately for all the students, teachers and staff at Don Titus, news just surfaced at the end of 2018

confirming that will not be happening!

"We are very happy that our school can continue to grow and offer this wonderful and unique educational opportunity to elementary students in Chetwynd." Says PAC Member, Jody Watson

Additionally, the school board has agreed to review the Montessori program to document the successes of the educational model and identify enhancement opportunities!

Don Titus transitioned to a Montessori program in 2013 and has been running as such since. The Montessori philosophy refers to a different style of teaching and learning where children learn at their own pace, learning is social and individual, and children learn from each other.

Enrollment for 2019/2020 will open in the upcoming weeks, and Don Titus is open to any students in the Chetwynd area regardless of catchment boundaries.



Kelsey Roberts Reporter, Coffee Talk Express

**2X MEAT.
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SERVING CHETWYND AND AREA- CHECK OUT OUR WEBSITE COFFEETALKEXPRESS.COM

PH: 250.788.3422

FAX: 250.788.3405

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Beelyne Executive Services Ltd.

REGULAR HOURS

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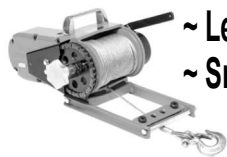


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VEHICLES/PARTS/FARM EQUIP./HEAVY EQUIP.

Nordic 235/60R16 tires for sale, set of 4- \$260, 235/75R15. Nokian suv tire 1- \$40. Call 250-601-0147

2011 BMW 328 X1, 2 sets of rims, new winter tires, approx 160,000km. \$15,000. Call 250-788-2223

Joe Martin Hammerhead 6 black wheels. Very rare and have a unique look. 285/45 R22 Nexan Rodian HP rubber with 75% tread. Fit any 6 bolt chevy truck. \$1400 OBO. May consider trades Call 250-401-1038

4 Good year Wrangler Tires 265x70xR17 mud & snow lots of tread. Call 250-788-2632

Pressure washer, 1800 psi, bought at Canadian Tire, like new, \$200. Please call 250-401-7160

2006 Ford F 350 Super Duty, new 38" rubber, new injectors, high pressure oil pump, cooler, heavy duty bush bar, \$22,000 OBO or partial trade for excavator. Call 250-788-6604

2010 Toyota Matrix standard, low mileage, 3 sets of tires two sets on rims, asking \$13,000 OBO. Please call 250-788-2049

2012 Argo on track, very little use, \$16,500. 2005 Argo 8 wheeler \$6,500 both in storage last 5 years. 1999 International tandem water truck 3,500 gallon has brand new engine \$24,500. 2017 John Deere tractor as new only 46 hrs. 55hp diesel 4 cyl. PTO 3pt hitch but no front end loader new cost /440,000 asking \$24,900 call 250-788-3868

Grader tires, 1500x2400 radial Bridgestone. Call 250-612-1790

4 Continental 225/65 R17 tires in decent condition \$350. Call 250-467-2060

2002 Toyota Sequoia, needs a timing belt, asking \$500. Call or text 250-874-1004

4 LT 245/75R 17" load range E, Michelin tires, 10ply, 90%, LTX A/T2, M&S, asking \$600, regular price is \$1400 without taxes. Please call 250-401-7215

16' Flat deck trailer, tandem axels 7000lbs, needs lights done, \$3000 OBO Call 250-788-6604

Cement mixer mounted on a trailer, heavy duty unit, electric or gas driven. \$900 OBO. Call 250-788-6604

1988 4 cylinder Chevy, runs excellent, \$400 OBO. Please call 250-401-1210

Pulin pro electric start snow blower, 27 inch, like new, \$800 OBO. Power belt 5 gallon compressor, 3 horse power, good shape, \$100 OBO. Please call 250-782-5553 or 250-219-4171

2006 Jeep Liberty 4x4 \$4,950, 2006 Ford Ranger club cab 4x4 w/ canopy, standard only 117,000kms; mint \$6,990, 1989 F250 4x4 w/ canopy, 302 motor, standard \$2,100. Various 1st aid units, 4x4 ambulance and gear excluding SCBA's, 4 head gas monitors; satellite phones all in Pelican cases. call 250-788-3868

FOR RENT

Bachelor suite for rent, fully furnished, bathroom and kitchen, self contained, utilities, cable and internet included, \$1250/month. Please call 250-784-5085

2 bdrm suite for rent, located at Moberly Lake across from golf course with good view of the lake, comes with fridge, stove, washer, dryer. Hydro and water included and pets are welcome. Security deposit required. \$1000/month. Available Jan 1st. For more info call 250-788-6339

Three bedroom home for rent in Aspen Place. Available early January. Will consider renting by the room. Call Julie @ 250-401-1985 for more info.

Bed sitting room for rent, own entrance, T.V and internet, own bathroom, laundry, no kitchen. Available on January 1st. Please call 250-788-3577

2 Bdrm home for rent. Lockable 4 season toy storage, quad or sled. Other lockable 4 season storage, raised garden beds, private fire pit and deck for BBQ's. Gas and certified woodstove. Additional storage in attached addition. Large driveway, small starter greenhouse. No need to load your sled or quad, trails from your backyard lead to town, hiking, fishing, or hunting.

To view or get an application, please call Randy : 778-766-5000 or email : NB_Customs@outlook.com

For Rent: Located at Pinewood Mobile Home Park, Chetwynd. 2 Bedroom furnished mobile home. Available immediately. \$1500/month which includes utilities. Non-smoking and no pets. Please call 250-401-3408

ComParrot
by Bonnie J. Malcolm

Can you spot 12 differences between these pictures?



Solution: 1. Leaves on tree in background are missing. 2. Rake handle is shorter. 3. Branch above boy is missing. 4. Lady's tongue is hidden. 5. Extra leaf in pile beside bag. 6. Neckline on girl's shirt is different. 7. Leaf in bag is colored in. 8. Leaf behind boy has moved. 9. Boy's shirt is longer. 10. Rake is wider. 11. Top of bag is different. 12. Falling leaf behind boy is different.

Free Classifieds

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MISCELLANEOUS

Bernat Chunky Softee yarn 100g, 2 balls lavender same dye lot and 21 balls hot pink same dye lot. \$3.25 ea or \$120 for all. Call 250-783-5535

Dark Brown Allen Chenille Sofa from the Brick. Like new, less than a year old, smoke/pet free home. Comes with throw pillows. \$500 OBO. Call 250-401-8470.

Hay for sale, fresh crop of new square bales, \$5.00 each, excellent horse feed, brome-timothy-alfalfa. Please call Jed at 250-788-9421, 250-401-3431 or Jere at 1-250-788-2944.

2 Wood Stoves 1 with solid door and 1 with glass door, come with accent tile bricks for surround, \$500 ea. Please call 250-503-7735 (local number).

Willing to babysit full time, days + nights in my home. Please call 250-401-1225

Gorgeous vintage string of pearls, strung with silk, 14k gold clasp 66 pearls with stunning luster \$300. Beautiful solid 14k gold cross and chain. Purchased many years ago from Lothar Triebel \$300. Solid 14k gold wedding band \$150. Text 250-329-5482

Nikon d7000 digital camera, comes with Nikon dx AF-5 Nikkor 18-105mm lens, Great starter lens, carrying case and tripod \$1200 call Bruce 604-795-0232

Home theatre system bluetooth hd5.1, 2500watt/mp4/hdmi/hdtv/ 6 spkrs. android LED smart projector v-550. New in box, would make a great gift \$500. Please call 250-788-3868

10ft ploughing blade w/ adjustable angle or tractor/skidded approx 30" high \$750. Call 250-788-3868

Good round hay bales for sale from summer. Approx. 1100 lbs. Fescue, timothy, reed canary grass. No alfalfa. \$35 each. Call 250-788-9445

Unpasteurized honey for sale, 1L jar (approx. 1.4kg) for \$15, 0.5L jar (approx 0.7kg) for \$8. Call or text 250-788-6935

Two metal filing cabinets \$80ea, older oak desk \$75. Please call 250-788-5582

Ab twister exerciser- \$65, Lexmark printer/fax machine- \$60, Dr. Scholls Seat massager pap- \$25, used 19"tv- \$10 call 250-788-3099

Microwave- \$30, Microwave stand - \$50 call 250-788-2183

Massive wood stove for sale. 3' 8" in length, new never used, very heavy. Call 250-719-6142.

Inglis Dryer white, like new, has a large drum, \$150. Call 250-317-3567

Washer and dryer for sale, please call 250-788-3951.

Queensize bed, Sealy mattress w/box spring, \$300-\$400. Call 403-891-9471

Brand new 32" flat t.v. HDMI Cords and everything included, 1 week old. \$275 OBO. Never been used brand new dvd + blueray player, \$75 OBO. Please call 250-788-6502 or 250-556-9300

Women's medium Royal Distributing snowmobile jacket and bib, black with yellow call 519-808-9769

Unused 500gal west steel dbl wall fuel tank, new was \$3,400, asking \$2,400. mega trapping gear, traps, boxes, baits, tools, boards. call 788-3868

Room and board for older lady, in exchange for light house and yard work. call George 250-788-2482

Quick and affordable snow removal with snowblower. Call 250-719-3923

District of Chetwynd

NOTICE OF TEMPORARY USE PERMIT APPLICATION (FLITE CAMP & CATERING INC.)

Pursuant to Section 494 of the *Local Government Act* [RSBC 2015], Ch. 1, and on application from Flite Camp & Catering Inc., the Council of the District of Chetwynd will consider issuing a Temporary Use Permit for the land known as **4400-44th Avenue NE, Chetwynd, BC** (Parcel 1, BCP39720, DL 1916 & 2142 PID 027-825-787) to temporarily permit a 166-person work camp for a period of up to three years. The proposed camp will be dry, closed (housing only workers from a few select contractors), and contain security, food and recreation services.

This matter will be considered by Council at the Regular Council Meeting on January 14, 2019 at 4:30 p.m. in Council Chambers at 5400 Hospital Road, Chetwynd BC.

Copies of the relevant documents and information may be inspected at the District of Chetwynd Office located at 5400 Hospital Road from the date of this Notice to and including the date of the above meeting between the hours of 8:00 a.m. to 4:30 p.m., from Monday to Friday both inclusive, excluding public holidays.

All persons who consider themselves affected by the adoption of the proposed Temporary Use Permit and who wish to register an opinion may do so by:

1. Appearing before Council at the Council Meeting at 4:30 January 14, 2019; and/or
2. Forwarding written submissions for Council's consideration to Administration at
Fax: (250) 401-4101; email: d-chet@gochetwynd.com or by writing to the District of Chetwynd, P.O. Box 357, Chetwynd, BC, V0C 1J0 before 4:30 January 14, 2019.

Dated this 13th day of December, 2018.
C. Newsom, Corporate Officer

CHETWYND FOREST INDUSTRIES A Division of West Fraser Mills Ltd

**Immediate Opening for the position: Receptionist/Accounts Payable
Backup, Administration Office**

**We are seeking an experienced Receptionist to fill a full-time position
effective immediately.**

Minimum Qualifications:

- Grade 12 or equivalent
- 1 year reception / accounts payable or similar processing/data entry experience
- Shipping/receiving experience an asset but not required

This position is fast paced and requires an organized individual. The primary functions of this position include, switchboard duties, word processing and spreadsheet assignments, processing incoming and outgoing mail, fax and photocopying, as well as other office related duties. The Receptionist manages the reception desk as well as provides backup to the Accounts Payable clerk.

The successful Candidate will possess the following:

- Excellent communication skills, both verbal and written
- Exceptional organization skills
- Competent accurate data entry
- Excellent proof reading skills
- Able to work with minimal supervision
- Exhibit good problem-solving skills

If you meet the minimum qualifications and feel you possess the skills and abilities as noted above, please submit your application attention Sharon Loberg, Division Accountant, via one of the following methods:

Email: sharon.loberg@westfraser.com or hayley.huberdeau@westfraser.com
Canada Post: PO Box 330, Chetwynd BC, V0C 1J0
Fax: (250) 788-2474

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PROPERTY

5 bedroom, 2 bath home on 5 acres FOR SALE OR RENT available Dec 1. Backs on to crown land and is only 2 minutes from town. Great view of Chetwynd and the mountains to the west and north. Includes 2 outbuildings and a 32x45 two storey shop that needs to be finished. Great location for a family looking for immediate access to the surrounding area by quad. Within the fire district boundaries. For more information Call 250-703-6293.

3 bdrm, 3 bath, house for sale. Fireplace, single car garage in house with car port beside, double door garage in second building in back 24x28ft lrg. Located in Chetwynd in the Crown Sub, 4728 Centurion Crescent NE. Want offers. Call 250-788-2606 or 780-897-0730

Three bedroom modular home on two serviced lots in Tumbler Ridge, nice place, good location, price \$120,000, open to offers and trades. Please call 250-401-1127

Renovated 3 bedroom mobile home #59 6549 Wildmare sub \$29,000. Please call 250-874-0655

3 bedroom mobile home for sale. Text only please 250-874-0655

PETS/LIVESTOCK

Pixie-Bob X Bengal kittens, fully vetted. \$600. Avail Oct 12th. Text 250-329-5482 or email flashover1972@hotmail.com

4 male kittens, free, 6 weeks old, 3 tabby, 1 grey. Call 250-401-7346

Chausie X Bengal hybrid intact blue male cat. D.O.B. 06/06/18. Vet checked, 1st shots, dewormed. \$300 approved knowledgeable home, delivery. TEXT 250-329-5482 email flashover1972@hotmail.com.

LOST & FOUND

Found: iPhone by 7/11 come to Pencil Box to identify.

Found: Key found for GM with faub. Found in the Dokkie sub. Pick up at the Pencil Box.

Lost: Black Sony phone with red case. Please call 250-401-1676 or bring to The Pencil Box.

REC VEHICLES

2013 Harley Davidson Ultra Classic Anniversary Edition. Call 867-334-5866 or email wc12@telus.net

04 Sportsman 800 Twin AWD. Seat is ripped. Fun machine. Winch works, storage in front. Has a power programmer it's in the quad just not plugged in. \$3200obo. Call or Text Sean 250-793-3596

2004.5 Polaris 500 Sportsman Quad \$2200. Call 250-782-5026

1992 18.5ft searay skiboat, V6 chev, ex load trailer, new rubber, very good condition. \$6500 OBO. Please call 250-788-6604

Polaris 700 quad, 4x4, good condition, comes with brand new snow blade. \$2800 OBO. Call 250-788-6604

Ski-doo's - 3-tundra II's trapper style 2006 apec1000cc \$4,400, 2006 tundra 300cc \$4,400 (both stored last 9 years) call 250-788-3868

2006 Arctic Cat M7, \$4000 OBO, excellent condition, Please text or call 250-601-0221

WANTED

Looking for a full time babysitter for toddler. my place or yours. days and evenings. 250-401-7513

Wanted: Electric Stove in good condition. Please call 778-874-1643 or 250-788-4131

Wanted: Set of 4 mud and snow tires 265/75r16 load range E, 70% or better, call Ernie 250-788-9484

Wanted: Want to buy New Holland 499 cutter, running or not running. Please call 250-719-6142

Wanted: Want to buy F-250 Ford pick-up truck, 1993-98, must be R8 transmission, diesel, must be good shape. Please call 250-719-6142

Wanted: Second hand washer in good working condition. Please call Jasmine Davis at 250-788-8885

I'm a single, working guy. looking for either an apartment or small house to rent for FEB in Chetwynd. I don't smoke or party and I have no pets at this time. Preferably furnished or semi furnished but non furnished is ok. will consider Tumbler Ridge or Hudsons Hope too. Please call/text 807-620-2429

Wanted: Seeking live-in position: Christian, vegan, sabbath keeper, non-smoking, non-drinking, looking for drug-free, kosher, and environmental caring work environment. Duties of work can be housesitting, childcare, light housekeeping/cooking. Position has to be at least until the end of June 2019. Please phone 250-262-7714.

DOG OBEDIENCE CLASS



Starting January 16th

TUESDAYS

7:30 pm - 8:30 pm

Pine Valley Exhibition Park
Lobby

Fee: \$95.00

Handbook available

Contact Bonnie

250-788-2529 or 250-788-5351



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CHET TV
655 ON BELL
40 ON EASTLINK

Congrats to all our bingo players! The color of the card this week is Purple!



1 Line: \$400

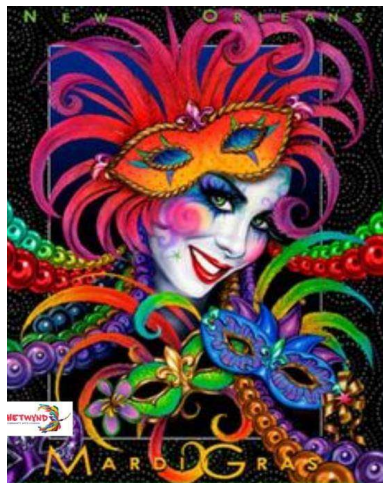
2 Lines: \$800

Picture Frame: \$1600

Blackout: \$4000



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Call To All

ARTISTS

The Chetwynd Community Arts Council
Invites you to be part of our Art Show!

Cabin Fever III

"MARDI GRAS"

Show Runs Feb. 8th - Feb. 28th

Opening Reception

Friday Feb. 8th

7pm - 9pm

Submission Forms can be picked up @

Chetwynd Public Library &

Chetwynd Arts & Cultural Center

Submission Deadline Feb 4th



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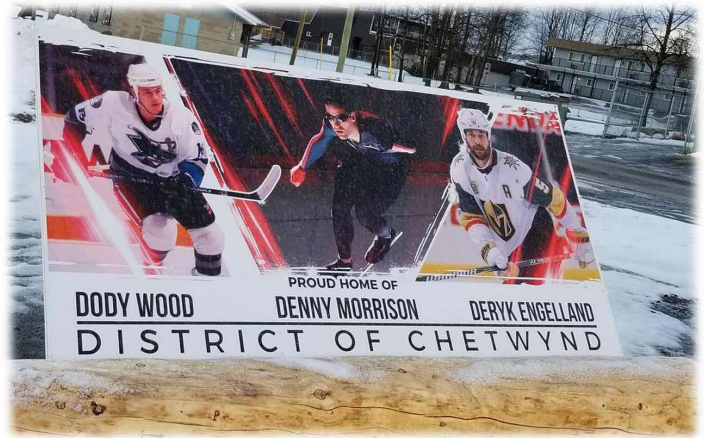
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4753 51st Street
Chetwynd BC V0C 1J0

250-788-3422



Come out to celebrate with DODY WOOD / DENNY MORRISON / DERYK ENGELLAND's FAMILIES for a skate and celebration of our local Sport Heros. We have invited them or a representative to attend and the District of Chetwynd will present them with a small gift to celebrate their success. We will also be recognizing Shell Canada for the grant we received for the Outdoor Skating Rink.

Saturday, January 12th, 2019

1:00pm

Outdoor Skating Rink

Spirit Park

Riddle

A MAN WHILE LOOKING AT A PHOTOGRAPH SAID,
"BROTHERS AND SISTERS HAVE I NONE.
THAT MAN'S FATHER IS MY FATHER'S SON."
WHO WAS THE PERSON IN THE PHOTOGRAPH?

Answer - that man's son

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IN THE **HEART** OF OUR **COMMUNITIES**

Tim Hortons

0957016 BC Ltd. o/a Tim Hortons

Is currently looking for 9 Food Counter Attendants
Location: 4809 51st Avenue, Chetwynd, BC V0C 1J0
Terms of Employment: Permanent, Full-Time, Part-Time,
Shift, Weekend, Morning, Day, Night & Evening
Salary: \$12.65/hour + Benefits

Start Date: ASAP

No experience required

Education: No degree, certificate or diploma

Please contact for job description

How to Apply:

In Person: At the above location

By email: chetwyndtimhortons@gmail.com

By phone: 250-788-8857

CHETWYND ROYAL CANADIAN LEGION EVENTS

Wednesday - Saturday Open 5PM
Lounge Closed
Dec 23-27
Dec 31- Jan 1

BURGER NIGHT
Returning Jan 10th
CHILI & A BUN
January 17th

General Meeting
January 15th 7pm

BOARD ROOM & HALL RENTALS

CALL Karen: 250-788-5582 or
Vickie: 250-788-6449

FREE POOL

KARAOKE
January 18th

Legion Lounge: 250-788-9258 after 5pm

PINE VALLEY SENIORS ACTIVITIES

ALL 55+
WELCOME

AT THE PINE VALLEY SENIORS HALL

PICKLEBALL

WEDNESDAYS
6:00PM - 8:00PM

At the
Little Prairie School Gym

**CARPET
BOWLING**
TUESDAYS 1:30PM

SATURDAY
CRIB 1:00PM WHIST 7:00pm



For more info & hall rental call Bernice

250-788-2307

THE REEL



250-788-3580

4709 51st St, Chetwynd, BC

FEATURE PRESENTATION

Fri, Sat, Sun, Mon

Jan 11, 12, 13, 14

Showing Nightly at 8pm - Doors Open at 7:30pm

PG AQUAMAN



Arthur Curry learns that he is the heir to the underwater kingdom of Atlantis, and must step forward to lead his people and be a hero to the world

Cast: Jason Momoa, Amber Heard, Willem Dafoe

Countdown to Spring
10 Weeks



Q: What do you call dangerous
precipitation?

A: A rain of terror

Carl Frederick

a longtime resident of Groundbirch, BC,
was taken suddenly on
Friday, December 21, 2018 at the
age of 76 years.

A funeral service will be held on Saturday,
January 12, 2019 at 11:00 am from Reynars
Chapel. Pauline Haycock will officiate.
Interment will follow in Mountainview
Cemetery, Groundbirch, BC.

For friends so wishing, donations may be
made in memory of Carl to the
Mountainview Groundbirch Cemetery,
PO Box 202, Groundbirch, BC V0C1T0

Very Respectfully
Reynars Funeral Home & Crematorium

GUILT-FREE. HEALTHY CHOCOLATE CHIP COOKIES



There is nothing better than eating
guilt-free comfort foods, especially
during a long and cold winter.
Looking for a healthy dessert to finish
off your meal? This chocolate chip
cookie recipe is just the treat you've
been looking for.

Healthy Chocolate Chip Cookies
Makes: 36 cookies

Ingredients:

1 (17.5 oz.) package chocolate chip cookie mix

½ cup margarine, soft

1 egg

2 tbsp water

1 (2.08 oz.) package AdvoCare vanilla meal replacement shake
powder

Directions:

Preheat oven to specified temperature on package directions.

Combine all ingredients in mixing bowl. Beat well until soft dough forms.

Drop by teaspoons two inches apart onto ungreased cookie sheet. Bake
according to cookie package directions.

Remove from oven and let cool for around 10 minutes before removing
from cookie sheet.

Nutritional information per two cookies: calories 182, protein 2.5 g, carbohydrates
22 g, dietary fibre 2 g, sugar 12 g, fat 3.5 g, sodium 104 mg.



5400 North Access Rd
Show Runs January 11 ~ 31st 2019

Bring a favorite photo you have taken (unframed)
and add it to our Collaborative wall!

How to Maximize Your Retirement Savings

In today's economy jobs have changed and many of us work outside the nine-to-five model as freelancers, gig workers, job jumpers and postponed professionals. But if you're part of this flexible workforce, how can you plan and save for a healthy retirement?

According to a recent TD survey, 55 per cent of working Canadians who are part of the "flexforce" say they are not able to save as much as they need to each year to meet their retirement goals.

As job statuses fluctuate, your retirement goals may naturally evolve too. To keep up with these changes, it's important to have a plan, review it regularly and see it through in order to maximize your saving and investing potential.

Jennifer Diplock, associate vice president of personal savings and investing at TD Canada Trust, offers these quick tips to help navigate retirement planning:

Educate yourself. Spend time learning about retirement savings options and what your ideal retirement would look like. Once you've determined your goals, establish a plan to help you stay on track.

Contribute early. Remember to start planning early to maximize the benefits that time provides. For example, long-term investing gives you a longer period of potential investment growth and can help mitigate shorter-term fluctuations in the market.

Work and save your way. With challenges associated with flexforce employment – such as the unpredictability of an untraditional job and a potentially inconsistent cash flow – many people find making smaller weekly, bi-weekly or monthly contributions easier than making large lump-sum contributions. Setting up a pre-authorized purchase plan can help with finding the right timing and amount that works for you.

Plan regular check-ins with your financial advisor. Given the number of variables you may experience as a freelancer, it's important to speak to a financial advisor on a regular basis. Receiving financial advice early and regularly will allow you to evolve your plan to help keep your financial goals in check.

Winter Parking on District Roads Information Everyone Should Know



The Streets and Traffic Regulation Bylaw # 909, 2009 section 5.13: Obstruction of Motor Vehicles
No vehicle shall be left standing or parked:

(i) in violation of this bylaw;
(ii) in a position that causes it to interfere with firefighting;
(iii) in a position that causes it to interfere with the normal flow of traffic on a highway; or

(iv) in a position that causes it to interfere with the construction, improvement, maintenance, alterations, extension, widening, marking, or repair of or snow removal from a highway.

CHETWYND

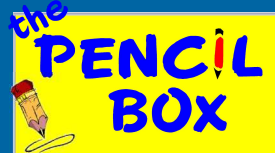
Winter is almost upon us and with it comes heavy snow falls. The District of Chetwynd is committed to keeping all our roads safe for all citizens and therefore any vehicles parked in a manner that interferes with effective snow removal will be removed without notice.

A full list of the District of Chetwynd Bylaws can be found on our website at www.gochetwynd.com under the heading Municipal Office/Bylaws and follow the link. For further information regarding this or other Bylaw related questions please call Bylaw Enforcement at 250-401-4119

Bell Mobility

Phones Plans + Accessories

STOP IN TO CHECK OUT OUR SELECTION





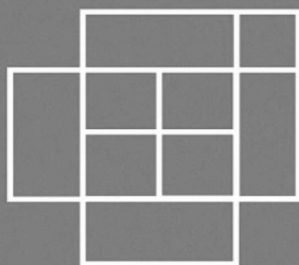
2018 SNORIDERS SLED TOWN SHOWDOWN FINAL ROUND



the 5th annual Sled Town Showdown contest is nearing its end with Tumbler Ridge in the final 2! Get your votes in to help recognize our area as some of the

best sledding in Canada, if not the world!
Round 6 runs January 2 to 20, 2019

You can cast your vote by going online and visiting https://snoriderswest.com/sledtown_showdown/finals



HOW MANY
SQUARES?
95% CAN'T FIND
THE LAST SQUARE!

Answer: 11



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Ground Disturbance

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To book a class call
250-788-5809

Some classes require a minimum number of students

WORRIED ABOUT RISING INTEREST RATES AFFECTING YOUR MORTGAGE?

With the Bank of Canada recently raising its key interest rate once again, many of us are concerned about the impact on our household debt and mortgages. Fortunately, there are many tips and tricks for saving and budgeting you can use for other areas in your life.

Try the three-category budget. It can be overwhelming trying to track all your expenses, but it is advisable to have a baseline to check your progress. Money experts recommend picking just three categories you want to focus on and get a handle on, since most of us overspend in just one or two categories. The three-category system is an easy way to get started on trimming expenses.

Pay down high-interest debt. One in three of us sometimes buy things we can't afford. If you've put a few too many purchases on your credit cards, a big portion of your monthly payment is going just towards paying down debt. To get out ahead, consider moving the debt to a low-interest option, like a line of credit. When paying off any debt, prioritize the higher-interest loans you have and work your way down.

Boost your education. If you don't know much about personal finances, you're not alone. A recent survey by the Chartered Professional Accountants of Canada revealed 49 per cent of Canadians grade themselves C or lower on their overall personal financial skills. But it's hard to get your budget on track when you don't have the right tools or knowledge. Do some research and work with an expert like a chartered professional accountant to get a better handle on your income and expenses.

Work together. If you're married or are splitting expenses with a relative, you need to be on the same page about spending and savings goals. So, sit down to outline your priorities together and create a realistic budget you both feel comfortable with and can stick to. You can even try an online budgeting tool or app to help you both track and understand expenses.

Find more information and resources to get on a path of long-term financial health at cpacanada.ca/financialwellness and also request a free educational session for any organization you're part of.