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Partnering with the right financial advisor can create a positive outcome for your financial future. At Marsh Wealth Management Group of RBC Dominion Securities we understand that you have invested considerable time and hard work to accumulate your wealth. Here are some important questions to ask when choosing the right financial advisor. Make sure you are comfortable with the answers you receive.

What is their experience and their process? Experience, holding advanced degrees and designations are all assets. However, successful financial advisors have their own planning process that begins with you, not a pre-packaged solution. Each client has a unique situation and requires a personalized plan. At Marsh Wealth Management Group of RBC Dominion Securities, we take the time to listen and learn what is important to you as we develop a long-term relationship. Communication between our team, your family and your other professionals goes far beyond progress reviews. We start with a written service commitment, a high level overview of your assets and then create a financial plan that is implemented over two years.

What kinds of clients do they specialize in and how many? Work with an advisor that spends most of their time working with people just like you. If you are in your 6os and selling a successful business, you will require the focused time and expertise of your financial advisor. An advisor with 8oo clients whose average age is 35 may not be the best choice for you. Ask for client and professional references (such as accountants or lawyers) and call them. As the sole Portfolio Manager I limit my client list to a select group

of individuals and families who will benefit from several different wealth management strategies.

How are they compensated? Are there additional costs for financial planning? Be sure you understand the various ways advisors can be compensated. We believe in a feeonly structure, where compensation is based on a percent of the assets managed. Our clients receive clearly documented details of the compensation we receive for managing their financial future. Is vour financial advisor focused on the quality of advice you receive? We work in conjunction with your other professionals to deliver a plan that focuses on your needs. There are no additional costs for delivering a financial plan with our team.

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Finding an advisor who will listen is important. How much time did they spend listening to you and finding out about your needs? Do they create a truly personalized plan or do they only offer a packaged solution? If you are looking for a team that is qualified, holds the highest of ethical standards, cares about their clients and their families, please give us a call.

"As a Portfolio Manager, it is my responsibility to set expectations for how the relationship will progress, including how the accounts will be managed, what fees will be charged and what safeguards are in place to manage risk. Developing long term relationships with my clients is a true reward of our business."

Jenn Marsh, Vice-President& Portfolio Manager

Marsh Wealth Management Group of RBC Dominion Securities

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ech is everywhere.
Parents use it. Kids use
it. And grandparents
use it.

BY STAN ASHBEE insight magazine

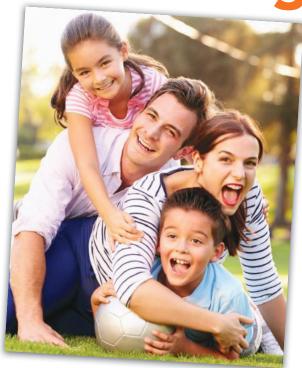
Smartphones, computers, streaming services and the like – life is saturated with technology, love it or not. We utilize tech to keep in touch, to work, to play, to communicate and to establish, enhance and/or destroy relationships. Tech could be considered the good, the bad and the ugly all wrapped up in a wired or wireless world. Like other addictions, being consumed by tech has its dark side, but tech can also break barriers and be a saving grace. It all depends on the lens through which one looks at tech. It's either Yahoo (pun intended) or "Oh, crap."

From a counselling perspective and through literature available on the subject, Family and Community Support Services (FCSS)
Counsellor Bryan Bullock said with the idea of tech saturating the household, "It has been a pretty rapid increase, so seeing the adjustments. Maybe we haven't quite seen it all yet. I do think there are good things and maybe some challenging things that creates."

One of the positives, Bullock noted, is the diverse way to connect with families (and even the broader family). "Kids are able to connect with grandmas, uncles and aunts. People they may not be able to connect with, if it was snail mail and telephones.

Continued on Page 4

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RCMP talks home security

FARM TECH practices always evolving





PUSH for affordable housing gaining momentum



28 VEHICLE technology continues to push boundaries





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Boundaries needed to keep kids safe

Continued from Page 3

Now, they can text and e-mail and connect through social media." And this promotes creativity in communication, Bullock added.

"In terms of different ways families can play games with each other, interact with each other, do projects together or kids are able to do homework or extracurricular activities in really unique ways they maybe weren't able to do before," Bullock said. "Those things are pretty cool."

There's also some obvious challenges with tech at home, Bullock explained.

"It does give you some platforms to connect, as a family – but it also does run the risk of being a thing that disconnects or creates distraction or can come between families. The one thing that always sticks out to me is the study that was done to show even when a phone is present, it reduces the amount of conversation. Especially if it's a meaningful conversation. Not even if you're looking at the phone, just that the phone is there," said Bullock.

Through counselling, if a goal was to connect with someone in the family, using tech might be a unique way to do so. Especially if a family member was trying to dip a toe into building a bridge through reaching out and making a connection. This could be through an instant message, Facetime or through another communicative means

net nen v if technology could provide an assist.

Another challenge, Bullock continued, is it seems kids are exposed to technology at such a young age. "They grow up with it and they get pretty tech-savvy and this potentially creates a bit of a challenge with parents keeping up with social media and the different risks that come with that and kids having an online presence."

"The idea of keeping up with kids and being able to create good, solid boundaries to keep them safe," added Bullock.



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RCMP talks home security

BY JUSTIN SEWARD insight magazine

Redcliff RCMP looks at home security systems as a "crime reduction."

Staff Sgt. Sean Maxwell says in a lot of cases, it's a matter of targets hardening their residences against crime.



"It can be difficult when you're

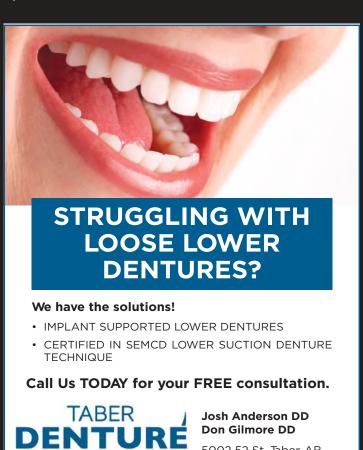
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looking at it from a residential area versus a rural area," he said.

"It can be two totally different things. If you don't have a neighbour living right next door, you've certainly got potential issues. Maybe you're home when the neighbour is not home and you could look out for them and vice versa."

"If you're dealing with something in the middle of nowhere essentially, if you're looking at home security, you might want to consider a home-security system so you can lock and unlock doors and maybe turn off lights. Unfortunately, those things do cost money, but they are certainly something that are an option."





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Maxwell offered tips outside of the home system, including making sure keys are removed and personal items are removed from vehicles that are parked, and doors are locked.

Other yard maintenance could be keeping things fixed such as mowing the lawn in the summer, the driveway shoveled when the resident is not home, fences in good repair and gates locked.

"Give it a sign the place has been lived in and that somebody is going to be back, or that somebody is currently home, even if

there is no lights on," he said.

"It's a huge thing because if a criminal is coming in and looking for a place to commit a crime, well they don't want to be seen. Criminals, we like to paint as stupid and stuff like that. Well unfortunately, criminals to a certain extent can be street smart and they don't want to make noise (and) they don't want to be seen. They want to commit their crime and leave."

The challenges of home security Maxwell says between a town such as Redcliff and Cypress County is the chances of being caught.

"If someone is going to commit a crime in a rural area, it's because they're thinking there is less chance that they're going to be caught," said Maxwell.

"You go into a town or a city and there is 100 houses in a small area, well, there's going to be people home and up and seen, as opposed to a rural property that is four or five miles from anything else. That's where the difficulty comes in terms of rural and municipal policing. From my standpoint, even if we get a call out there, it could take some time for us to get there."

Maxwell says if the police can view someone via camera or video or a licence plate, that will allow officers to track people with the resources available to them.

Southeastern Alberta Crime Watch Association president Shane Hok says rural people are lighting up their places more, and are more aware of rural crime.

"They're locking their vehicles, taking their valuables out of their vehicles and locking them in the house, they're locking their shops. The awareness is out there and people are becoming more and more diligent to try and protect themselves."

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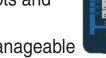




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Solar on the horizon for M.D. of Taber area

BY COLE PARKINSON insight magazine

town of Vauxhall.

Solar projects are plentiful in the

Municipal District of Taber as renewable energy continues to emerge more prominently across the world.

One of the companies who have been exploring solar for quite some time in the area is Solar Krafte who has proposed four different projects all close to the Vauxhall area.

Two projects are currently in production — Prairie Sunlight II (24.5 MW) and Prairie Sunlight III (22 MW).

Both in the M.D. of Taber, the first project is located on 160 acres of private land, the south of the town of Vauxhall, while the other is located on 193 acres of Bow River Irrigation District land, near the

Prairie Sunlight II is expected to begin operation in early/mid-2020 and will offset 29,000 tonnes of greenhouse gas emissions annually, generating enough electricity to power more than 6,000 homes.

Prairie Sunlight III operations are expected to commence in mid-2020 and is estimated to offset

26,000 tonnes of greenhouse gas emissions annually while generating enough energy to power 5,400 homes.

The other two projects are Prairie Sunlight I (74.2 NW) and Vauxhall Solar Farm (150 MW).

The first will begin construction in late 2021, while the latter is in 2022.

Another company that has approached the M.D. of Taber in hopes of constructing a solar project is Aura Power.

Titled the Big Bend Solar Project, Aura has proposed to build a 65-megawatt solar farm north of Taber off Highway 36 and Township Road 10-4 on Taber Irrigation District-owned land that would feature 220,000 solar panels total with construction being approximately 20 weeks.

RenuWell



The proposed project has met much push back from local landowners concerned around reclamation, wetland setbacks, and fire response. among other things.

The M.D. of Taber carried a motion to refuse the application because 'the site was determined to be unsuitable for the proposed use as it is situated in an area which may be prone to erosion' and 'the information submitted with respect to potential effects of the development on the aguifer, including potential impacts to surrounding users of the aguifer, was deemed insufficient.'

Stemming from that decision, Aura project manager Victor Beda stated: "We will move to appeal their decision and work hard to collect the relevant data."

One project that continues to pick up steam is from the RenuWell team.

RenuWell is currently looking at ways to utilize abandoned and inactive oil and gas infrastructure as a foundation for building renewable energy projects.

On Feb. 12, the M.D. of Taber and RenuWell hosted a stakeholder

With 20 people participating in an in-depth survey, they found that 93 per cent of respondents replied that abandoned well clean-up should be a high government priority, 86 per cent are in favour of the M.D. continuing to support renewable energy projects and 83 per cent are interested in having solar projects on their land (33 per cent strongly and 50 per cent moderately).

Also, 92 per cent were interested in local community ownership with partners sharing the risks of small generation systems to gain taxation revenue from abandoned wells and 91 per cent of respondents were interested in learning more about cooperative ownership with other landowners and neighbours.

One concern raised was around maintaining agricultural land bases in the face of large utility-scale solar projects, though RenuWell and the M.D. believe this concern has been alleviated due to their preference to re-use existing leases located in lower productivity areas.

The project was seen as potentially positive by 73 per cent and no respondents rated it to be likely negative.

Construction of the pilot project located six kilometres southwest of Taber on a 2.7-acre piece of land is still scheduled for sometime in 2020.









BY GREG PRICE insight magazine

imple Elegance is celebrating its 10th year of existence in Taber helping those who want a special touch for their home, wedding or special event.

While there are certain trends emerging among home decor, for co-owners Lisa Astalos and Lori Pickerell, it is all about what the customer wants and how Simple Elegance can help achieve that on the budget allotted.

"It depends on what a client wants. Right now I'm helping a friend, and her son is doing a house. He wants it completely rustic and a cabin feel. I just re-did my home and I wanted modern farmhouse. It depends on what your personal taste is and what your style is," said Astalos. "But what are some general trends now? Light, airy farmhouse. It's the newest trend."

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Astalos and Pickerell agree Pinterest is a wonderful and horrible thing at the same time when it comes to home decor. While they showcase so many wonderful things, it can give clients an unrealistic expectation with a mishmash of styles, or far outstripping their desired budget for a project.

"People go on there and see these millions of pins and they say that's what they like and they want this and this and this, not realizing that when you gel them together, it's not a good combination for the room or the rest of the house. It ends up being too overwhelming," said Astalos. "Sometimes we have to steer them, where you work off their vision, but then steer them in the right direction."

"You have to point these things out to them. That's why they are going to a professional, because they don't know," added Pickerell. "Sometimes when people see things, they don't understand how much they cost. Sometimes you have to say, if that's the arch you want with fresh flowers (for a wedding), that's going to be \$3,000...that's for one item. You have to be honest. If you are not honest with them up front, then they are going to have that picture in their mind and it's not going to be delivered on."

A farmhouse sink is a really cool trend, but a farmhouse sink is triple



the cost of what a normal sink is.

"There are things people have got to take into account. Things like lighting can be astronomical. You can buy light fixtures that are cheap, but they look cheap. But if you want something like you saw on Pinterest, it's usually like \$400, \$500. It does help with places like Marshall's coming in, because if you do shop around, you can find stuff, but you really need to look," said Astalos. "You can absolutely find some nice stuff on a budget. Wayfair has been huge for housing with thousands of things, ranging from cheap to super high-end which is good for homeowners."

Continued on Page 12



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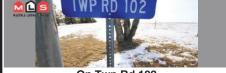
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Humble beginnings for local business

■ Continued from Page 11

In the battle of the sexes in home decor, it's usually the women who emerge victorious, say the duo with a chuckle.

"Usually the guys want to stay out of it," said Pickerell with a grin.

"I don't think it's just women. But it's like I want grey, so you narrow it down to five shades of grey and she says I like this, what do you think? Usually, it's like the man says OK. Whatever the wives want, they know," added Astalos. "We are just here to listen. It's fun seeing people's vision come to life."

Simple Elegance started from humble beginnings, with both Pickerell and Astalos working at W.R. Myers High School. The two helped out with grads and found they quite enjoyed it. Lisa's cousin was getting married and Mother Nature wasn't co-operating in pouring rain on the big day. A panicked call had to have the previously planned outdoor wedding moved inside on very little notice.

"We did it, we stayed up all night redecorating a room at the Coast in Lethbridge. The next day people were asking us 'can we get your business card.' People we asking us if we did this for living," said Pickerell of the spur-of-the moment event that would later turn into Simple Elegance. "We looked at each other and said maybe we can do this."

Pickerell and Astalos still work full time at the school, but still manage to do Simple Elegance where it has grown to some prominence even as a side project.

"We have our website, but we aren't on the radio or go to wedding shows. But we are booking two years in advance now," said Astalos, with Simple Elegance also having Facebook and Instagram pages. "It's word of mouth. We are that busy. People are looking for help, be it home decor, weddings or whatever. People look for direction."

Simple Elegance employs the help of husbands and other family to help decorate venues, including surprisingly enough, a football player student.

"There are times it does get stressful balancing two jobs, getting torn in four different directions trying to manage everything," said Astalos. "Thank goodness for family. We couldn't do it without them. They have been super supportive and have helped us out."

"Luckily in school, you are off by 3:30-4 and have every weekend off and you have summers off. So it's good that way for business," added Pickerell.

The grandest visions for home decor, weddings or special events start with the first steps which Simple Elegance can help with.

"Sometimes, it's just someone doesn't know where to start," said Pickerell.

With the blessings Simple Elegance has had, they noted they try and give back by donating services to such things as the recent Night to Shine event for special needs, decorating at Lindenview decorating for seniors or giving discounts to non-profits.



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Pet proofing vital to prevent ingestion

Pet proofing can be a difficult task for any dog or cat owner, but there are ways to prevent

BY JUSTIN SEWARD insight magazine

the animals from ingesting unfamiliar items around the house.

"So a lot of the problems that we see often come from ingestion of things that they should not be eating," said Marena Goehring, Cypress View Veterinary Clinic registered veterinary technologist.

"So food items, having chocolate, medication, bread, put up and away so your dogs and cats can't get into it. Next thing would be double checking to make sure your plants are pet safe. There's a really good resource called 'Pet Poison Helpline,' and they are able to tell you if your plants are pet safe or not."

"And thirdly would be just foreign objects that get eaten a lot of the time. Cats like to eat nerf bullets from nerf guns and that causes surgeries. Socks and underwear for dogs and anything the dog can rip up and eat. Those would be foreign body, problematic areas."

Pets getting into unknown items has made it busy at veterinarian clinics.

"Pets getting into something they shouldn't have, that's a quarter of our medical procedures that we see," said Goehring.

"They've gotten into the Thanksgiving turkey and now they have



pancreatitis, or they've eaten medication they shouldn't have. That's a lot of work for us to figure out what we have to do with those guys and treat them appropriately."

She says for the rural areas, the residence should have rodenticide on hand.

"I know keeping mice out of houses, trailers, barns. Often we have pets that have eaten mice poisoning," she said.

"If you're feeding your mice, do it in a safe way that your pets can't

Grooming is important with regular bathing and brushing to keep pet dander (tiny, microscopic flecks of skin shed by cats, dogs, birds and other rodents) down for those owners who may be allergic.

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Farm tech practices

rends in farming techniques have renewed a focus on the health of the land and crop.

BY NIKKI JAMIESON insight magazine

"There's a renewed interest in soil health and practices that promote better health," said Ken Coles, executive director of Farming Smarter. "More and more people are interested in how foods and crops are being produced, so there's sort of that public influence. But I think also there's the desire at the farm level to be as sustainable as possible. At the same time, they're looking at moving away from the sustainable definition, into, you know, not just the organic, but incorporating practices that are, I guess, more holistic in nature and trying to promote crop diversity and understanding that without proper resilient and healthy soil, we won't be able to produce healthy food. So it's kind of a full circle thing I think."

While there were market reasons for the move away from the 'sustainability term', Coles said there was also confusion over what sustainability means in terms of farming.

"They don't want to sustain what they're doing, they want to be able to improve what they're doing. So I think it's more of in a sense, you get tired of a word that's overused, and then you get behind something that's more growth orientated, both in sustainability and production. And that's just a bit of a general trend right now."

Regenerative Agriculture — a conservation and rehabilitation approach to farming that focuses on soil health, biodiversity, improving the water cycle and overall resiliency — has also been catching on, along with practices such as cover crops and intercropping, when a field is planted with more than one crop. Coles said that there has also been a "slow and steady transition" with improving irrigation.

"That means things like precision irrigation, being able to water exactly when and where you need it. So the technology with pivots is definitely



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improving, and then incorporating technology in precision agriculture is slowly garnering more and more interest," said Coles.

"It's one that's expensive and sometimes difficult to do, so I think it's been a little bit slow on adoption, but I think that as we continue to move and find easier and better ways of doing things and proving that



it works, that more farmers are interested in that approach."

Coles also reported increased interest in drip-line irrigation, especially in irregularly-shaped fields. Here you bury drip-tape in the soil.

"There's a lot of energy savings as well as water savings, because you're not losing it to evaporation."

Drip-lines can also be attached to pivots, an application know as Precision Mobile Drip Irrigation, so when the pivot moves, the drip-line hose is dragged around and the water drips from the hose.

"(There's) a general movement towards precision application, better technology, more and more use of soil moisture sensors. That's been worked on for quite some time, but I think we're finally getting to a point where they are a little more practical and useable at the farm level."

Farmers have also been moving away from "silver bullet" approaches, with Coles noting that we are now encountering herbicide resistance.

"It used to be in the past, we see a weed, we know what to spray, we spray it. Now that resistance is being found within different herbicide groups, farmers are now taking a much more integrated approach to dealing with pests."

This can include a mix of different cultural and herbicide approaches, heavier seeding rates and rotating herbicide groups.

"It's really becoming just a complex and integrated and really knowledgable approach to managing crops. What's not happening is a more simplistic approach, where I have a problem, I do this. It's more of a system."





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New charging stations energizing southern Alberta

BY TREVOR BUSCH insight magazine

aber is one of the latest communities in southern Alberta to benefit from the Peaks to Prairies Electric Vehicle Charging Network with the installation of a fast charging level 2 station.

Located near the intersection of 50th Street and Highway 3 in the parking lot of the Taber Community Centre, the charging station currently joins 15 others in the region with a total of 20 planned.

"Electric vehicle sales are growing, but we need to make sure people can travel where they want, not where they must," said Jen Grebeldinger, a spokesperson with the Community Energy Association involved with Peaks to Prairies. "So putting fast chargers throughout the region would make sure that anyone that wants to visit that drives an electric vehicle is able to do so. It's been great that communities like Taber have taken advantage of the opportunity, that they've seen the opportunity for their local businesses, for anybody that wants to visit that has an electric vehicle, they can do so."

When completed, the Peaks to Prairies network will cover more than 1,700 kilometres of southern Alberta highways and transition the region to full electric vehicle connectivity. The charging stations are powered by 100 per cent renewable energy from southern Alberta.

"The real driver of the project is to stimulate growth in the sector," said Grebeldinger. "It's not meant to be a phased approach, it's not meant to be a complete network. Similar to the experience in British Columbia when these regional networks were put into place at an early stage when electric vehicles were just starting to shoot up, then the private sector can step in. So there's no second phase planned for Peaks to Prairies specifically, but what we are seeing is that when you have these networks, the private sector is coming in to complement these networks. Petro-Canada is putting fast chargers in. ATCO is doing a lot with public level 2 chargers. Peaks to Prairies is really meant to connect the southern region and make it possible for people to visit there, and as electric vehicle sales continues to grow, we're expecting the private sector to continue to evolve the charging





opportunities."

The Peaks to Prairies project was created by a group of southern Alberta municipalities and economic development groups, including SouthGrow Regional Initiative, Alberta SouthWest Regional Alliance, City of Lethbridge, City of Calgary and Medicine Hat College. The partners came together in 2016 with an interest in developing a regional electric

vehicle charging network to facilitate emissions reductions, economic development and tourism.

ATCO Electric owns and operates the organization's network, and part of the theory behind the initial installation of infrastructure is to promote more private investment. The network cost roughly \$2 million to construct, with the majority of funding coming from the province and the Federation of Canadian Municipalities.

"The fast charging infrastructure — the 45 kilowatt, the big stations — those are very expensive to install, and they're very expensive to operate, because they pull such a big amount of electricity quickly. ATCO is not making money — it's not economically feasible yet for private companies to pay for the installation and operate them without public incentives," said Grebeldinger.

The network has been experiencing slow but

steady growth from consumers, and Grebeldinger expects to see a spike in usage throughout the summer months. While more time-consuming than a stop at the pumps in most communities, the cost of using the network's energy is certainly affordable considering the range involved.

"The fast chargers are \$20 per hour," said Grebeldinger. "Right now in Canada you can only charge for elec-

tric vehicle charging by time, not electricity. So a driver would mostly be plugged in for about 30-40 minutes on those fast chargers, and they'd get their 300 or so kilometers (range) in that amount of time. So they can travel 300 kilometers for about \$10 - \$12."

Incorporating communities like Taber into the network was a critical goal for Peaks to Prairies.

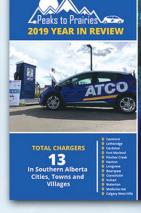
"It's really important to have charging options in smaller communities like Taber, where it won't see the use necessarily that Canmore or Banff or Calgary would, but the reason that there are more electric vehicles purchased is because people are looking at the map and saying I can go anywhere in southern Alberta right now. So the power of the Canmore station is directly linked to the fact that there is now connectivity in places like Taber and the Crowsnest Pass," said Grebeldinger.

Rural communities have been connected to the network at minimal cost to the municipalities involved, which was part of the vision.

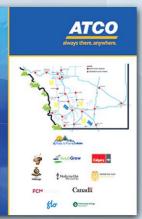
"Taber was identified on the corridor map of southern Alberta as a key place," said Grebeldinger. "It has the necessary power, it has all the amenities — tourism, places to eat — that a driver would need as they're plugging in. Once we identified that as a key location, we then reached out to the municipality, the Town of Taber, and talked about being involved, and then they agreed to provide a site. There's no cost for the small communities, and that was really important because many don't have the funds to pay for a \$100,000 piece of equipment, manage its operations, or deal with it when there's electrical problems. But they certainly can benefit from the opportunities, like tourism. So having Taber as a site host without the burden of having to take care of it — ATCO takes on that burden because they have the expertise it's a real benefit to small communities, and that was a key part of what our founding partners

Charging stations now available in the deep south of the province include Nanton, Vulcan, Claresholm, Fort Macleod, Crowsnest Pass, Pincher Creek, Waterton Lakes, Cardston, Lethbridge, Milk River, Medicine Hat, Chain Lakes Reservoir, and Carmangay.









TABER BY COLE PARKINSON insight magazine FIRE HAL

on track for June opening

Construction at the new Taber fire hall is well underway and it looks to be completed within the original timeline.

In late June 2019, Taber town council had awarded the Emergency Services Building tender to VHL Construction Ltd. for \$3,075,490, and the building is located 5207 49th Avenue.

"This is a really cool project. It's a combination of a multi-phase so we are moving into a location that has a three partnership, including ourselves. So we have a gym that is private, we have the post office which is federal and then we have provincial with the ambulance all coming into this partnership," explained Taber fire chief Steve Munshaw. "It's a tenmonth project, it started last August and it will be completed in June 2020. Everything is 100 per cent on schedule and 100 per cent on budget."

The fire department moved into the current building in 1996, which wasn't designed for fire and emergency services. The new building will be much better suited all around, Munshaw says.

A big benefit for both the fire department and ambulance service is more bays with individual doors which will provide better straight lines in and out for each vehicle as the current location only has one bay door on either side.

"Although we have ambulances and fire trucks, if something happens,

I can back a lot of things in or out to get around it. That is going to be a huge benefit," added Munshaw, who also explained the current bays are 40 by 80 feet, both of which are extended. "We're doubling the length and getting another 15 feet to the other side. There's not much room (currently). We've had some challenges over the years. Things have been hit, people have been injured, doors have been backed into."

The new facility also includes a meeting room, wheelchair accessible bathrooms, showers, bays with locker/equipment space, a training room, kitchen, individual bedrooms and office space.

All Fitness will also continue operations in the basement, which will offer firefighters a better facility than their current building as they only had a small room dedicated to work out equipment.

Similarly, the Taber Canada Post office will operate as per usual once the fire hall officially opens.

"Because of this partnership, we are looking at cost savings. We are always trying to be fiscally responsible. How do we reduce our budgets? Those are some things we can see in our budget lines. This year, we brought in two new revenue items to offset the cost," stated Munshaw.

The move to a central location in town is also going to be a benefit for not only the fire department but residents and businesses, according to Munshaw.



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"This building is being outgrown and it doesn't meet our needs. Being on the most eastern part of the community and we're backed by a volunteer fire service. If we get a call right now, I'm not the one running into the fire. I'll take a command vehicle and keep people out of the fire and say what I want but the people running in have to come back here first," he said. "The biggest benefit we have is a reduction of speed to get to the fire hall and the speed getting out to a location. For us, that reduced response requirement is going to help immensely for all of the community and because it is in a central location everyone benefits. Although we are in the centre, some are going to get a faster response than others but it supports everyone."

Another element to the move to a centralized location within Taber was due to high intensity residential fire (HIRF) regulations which identify needs for a fire department to respond in under 10 minutes more than 90 per cent of the time.





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Technology speeding up student learning BY NIKKI JAMIESON insight magazine

mproved connectability over the years has allowed students to access their school work from anywhere.

In the past decade, there have been two big changes in terms of technology in schools, according to Tom Hamer, associate superintendent of learning services for Palliser Regional School Division. The first is the number of devices in schools —which has risen from about four students for every device in the school 10 years ago, compared to one device for every two students today, with some schools even going further — and the other is wireless accessibility in schools.

Palliser schools have also been shifting away from stand-alone labs and computer carts with laptops, and have been moving towards using Chromebooks with Google education apps.

"There has been a shift, certainly with Google coming on scene, and Google apps for education, which has essentially opened the door for students to be able to access their assignments, their work from anywhere, because it's all cog-based computing. And

then going along with that, our teachers are using Google Classroom to deliver the content to the students," said Hamer. "So students, they don't necessarily have to have it as when you or I were in school. We had to have stuff stored on the computer itself in the classroom, and if we didn't remember to bring the CD or disc home with us, we weren't able to do the work, whereas now, students can access their Google accounts from anywhere, at any time, and teachers are leveraging that by assigning tasks for the students to do online, and then they are able to, again, work on those anywhere, anytime, and collaborate with a whole host of students as well."

Noting that historically, schools have always offered programs featuring the technology of that day, Hamer says their goal is keep classrooms up to date while allowing students a chance to explore it further.

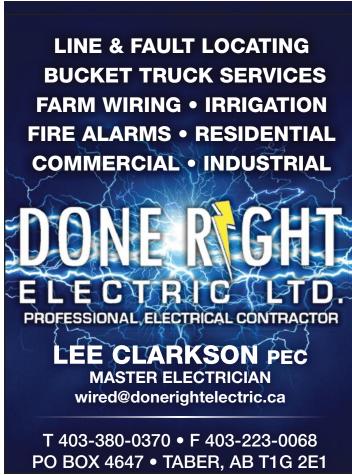
"Thirty years ago, students would get typing classes. Today, students are getting coding classes, they're getting video-editing classes, video production, video creation classes, design thinking classes where they're ultimately going to be designing and printing

something in 3D, using 3D printers," said Hamer. "Largely, technology should be viewed as a tool to help solve some sort of problem. So our goal is to have most of the technology seamlessly embedded into every classroom, and then students who are interested in going beyond that can take option courses in robotics, design thinking and coding."

However, while it is now easier than ever to access school work from anywhere, challenges still arise. One of the biggest ones that Palliser schools face are the increased numbers of personal devices accessing the school's Internet, which increases the amount of traffic and slows everything down. Palliser has tried to combat this problem by creating a guest network for students and staff to log into and requires them to get permission to access it, and limits them to one device on the quest network per student per account.

While older school buildings often need to have a wireless network systems installed after the fact, new schools and modernizations have the networks built into them.

"One of the things that's a real blessing in Alberta is most schools are connected to







what's called a supernet. So this is essentially a fibre optic connection to schools for the connectability. Now, in new builds and modernizations, one of the benefits is that these services, all of the services that go into the building, all of the hardware that goes into the building is integrated into that whole construction process," said Hamer. "Historically, buildings would be built and they would look at plumbing, electrical systems as sort of infrastructural systems that are built in. Today, in the new builds and modernizations, they are also looking at the wireless network system that has to go in as well. So they are looked upon similar to plumbing and electrical, as essential services to run a building."



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PUSH

for affordable housing gaining momentum

BY TREVOR BUSCH insight magazine

aber and District Housing
Foundation (TDHF) is moving
closer to fruition with regard to
potential construction of a mixedmarket design affordable housing
complex for the community.

Originally pitched to town council in early 2019, the project's status was stalled but has now been given a green light to advance with the tentative earmarking of a vacant property recently purchased by the town on 54th Street.

"One of the places that had been suggested was on the east end of Taber downtown. And low and behold, the town actually purchased that land," said Tim Janzen, TDHF CAO, regarding a Feb. 10 decision by council. "I don't know that they necessarily had us in mind, but what they did do is when they came out of (in) camera they said they want us to come back with more details. They've not said this is your land; they've said it could be suitable for the project that you're proposing, but we need more details. This allows us to move to the next step of design, actually going from concept to this is what we would like to build."

In late December, the town purchased two parcels of property in the downtown for \$904,000. — one as a new home for the Taber and District Chamber of Commerce, and the other for "future considerations". Envisioned as a 30-unit housing complex, the proposed two-story building would include 20 affordable housing units, 10 market rental units and commercial office space on the ground floor.

Siting for affordable housing complexes is









usually dictated by who funds the project, and Janzen indicated locating TDHF's proposed complex inside the town's upcoming affordable housing subdivision development in the northwest, currently dubbed 'Taber North' by town officials and slated for 2021, was not considered ideal.

Proximity to mass transit is often a priority, but in Taber this is not currently a consideration. But emphasis then shifts to whether the location is 'walkable.' Council's Feb. 10 resolution requested more information on the project from TDHF including land requirements, plans for building sizes and needs, and included a promise to hold the "subject property" for at least six months.

"So they've (town council) asked us to come with details, designs and drawings in the next six months, and then also it would tell them exactly how much of that land, because what we're proposing would not take a block of land," said Janzen. "It would take a chunk of a block. We're excited that this allows us to go to the next step, but we're still a ways away. We have to convince the province to fund it. We have to convince financiers, the CMHC (Canada Mortgage Housing Corporation), of its feasibility and sustainability. All these affordable housing projects have to carry themselves. They'll give you the money up front — they need some equity injection, usually from a municipality or the province — and the federal government is all loans, but they have some quite favourable terms. We've done a business plan and a feasibility study as part of our needs assessment."

As originally proposed, the 18,000 square foot building would be designed to provide mixed market housing to the community at very affordable rates. Rents, including utilities, would

This allows us to move to the next step of design, actually going from concept to this is what we would like to build

range from \$534 (bachelor suite) to \$933 (two rooms) per month. The project could make use of modular housing units to speed construction and net zero technology (high insulation values, passive solar and solar panels) to greatly reduce utility costs for tenants. In 2019, the total cost of the building was estimated at \$5.35 million (including \$500,000 for the land) but Janzen believes this figure has now escalated slightly into the \$6 million range.

"Two thirds of the units will be an affordable rental rate, but one third of the units would actually be rented at what we call 'near market," said Janzen. "So less than market, but not as discounted as the affordable units. We're trying to create new units. They will be smaller, they're not large by any sense, but they can be well laid out to be good footprints, and be really comfortable universal design statements that are energy efficient, and as a result, we can rent them at cheaper rates."

IN THE WORKS: The Town of Taber is targeting a parcel of property (pictured) in the community's northwest for an affordable housing subdivision in 2021.



Pictures supplied by ARDN

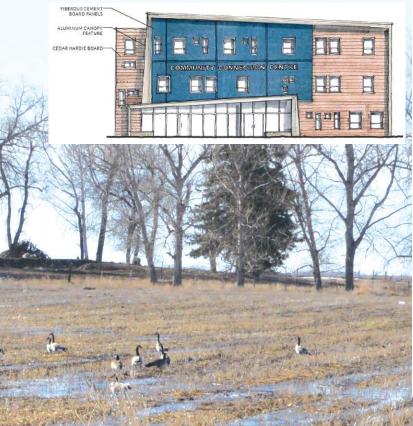
The 2011 census reported that 24 per cent of households in non-subsidized rental housing were utilizing 30 per cent or more of their income on shelter. In the 2016 census that number escalated to 34 per cent, representing an increase of 42 per cent in only five years.

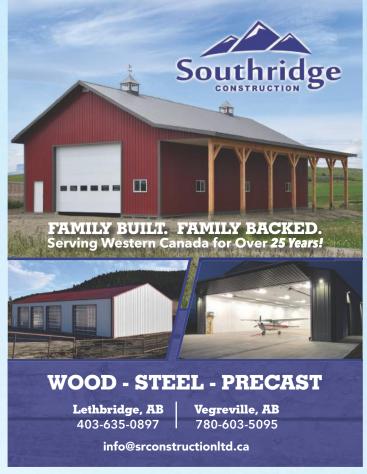
"We were stalled out for a bit, because CMHC will offer seed funding for us to do more design work, but they want a commitment of land. So this motion from council should be sufficient for us to say we have a parcel of land that we can design a building to, and so we need to do more in-depth work to go to the next steps," said Janzen.

Between both homeowners and renters in the community, 18 per cent are spending 30 per cent or more of their income on shelter. Of these 590 households, some 330 are non-family households. Core need assessments from 2018 indicate that between 43 and 86 households are in unaffordable homes and have no alternative housing solution.

Janzen believes it's time for a renewed vision of what Taber's downtown area should — or could — be in the future.

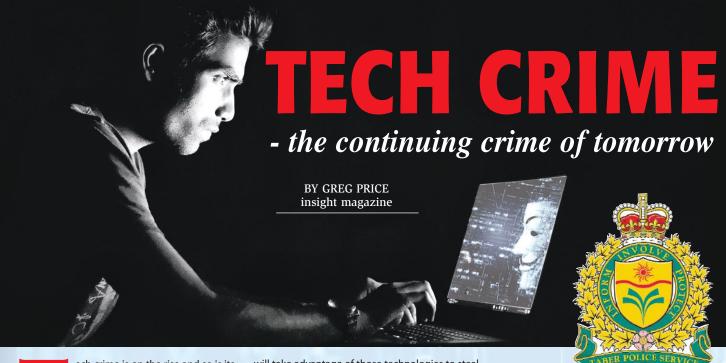
"The (town) economic development office has been doing a ton of work in trying to cast a vision of what changes could be made to maybe make the downtown more vibrant, and so that it doesn't roll up at 4:30 in the afternoon. I think they're trying to create a different vibe. Their input will definitely be considered in how we design the building."







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ech crime is on the rise and so is its level of sophistication. According to the 2018 Canadian Internet Use Survey, almost six out of 10 (57 per cent) of Canadian Internet users reported experiencing a cyber security incident.

In 2018, Canadian police services reported almost 33,000 cyber-related violations. Half of these were incidents of fraud, followed by incidents of child pornography (11 per cent), indecent and harassing communications (eight per cent) and uttering threats (seven per cent).

Twenty one per cent of Canadian businesses were impacted by cyber security incidents in 2017.

More than half of impacted businesses in Canada reported that cyber security incidents prevented employees from carrying out day-today work, while close to one-third experienced additional repair or recovery costs.

Sectors in Canada which reported the highest level of incidents included banking institutions (excluding investment banking), universities, and pipeline transportation.

"It's probably the greatest pressure that has faced law enforcement from a local, regional and global context. There has been massive change in technology and advent of the Internet," said Graham Abela, police chief for the Taber Police Service, who has been in policing since 1990. "With those changes, organized crime and others

will take advantage of those technologies to steal, defraud and commit identity theft."

A challenge for law enforcement, is that it is very difficult to resource and keep up with the technologies that are required to investigate tech

"Because it's a global phenomena, much of the criminality occurs in distant lands where we have very little reach. And when I say we, I mean big picture policing, not just necessarily small-town policing," said Abela. "It's very difficult as law enforcement to reach out to places where the rule of law isn't as established when you are dealing with Third World countries, when you are dealing with countries that don't have extradition treaties. As a result, we have no authority."

Tech crimes exist on many levels, from your highest-level computer hack, to misleading people over the phone. The Revenue Canada text scam still exists today and still gets its victims, despite awareness of it for years.

"Locally, one of the most significant issues we deal with, with Internet scams, is people will purchase Pay-As-You-Go cards from vendors around town, thinking they have to pay someone off saying they have a warrant for their arrest or install ransom ware on their computer," said Abela. "When you forward something by, like, Western Union to a digital number somewhere in the world, you have no idea who is picking it up or where it's being picked up."

Parents have to be careful about the exploita-

tion of children with emerging technology, the latest being TikTok. A BBC Trending investigation found video-sharing app TikTok failed to remove online predators who were sending sexual messages to teenagers and children. Over three months, the investigation collected hundreds of sexual comments posted on videos uploaded by teenagers and children.

While the company deleted the majority of these comments, the users who posted them were able to remain on the platform, despite TikTok's own rules against sexual content directed at children. The BBC was also able to identity a number of users who, again and again, approached teenage girls online to post sexually explicit messages on their videos. In the course of this investigation, the BBC came across several accounts run by children under 13. Some as voung as nine years old.

"And then there is the concept of the Dark Web. Police services have had to invest greatly in systems, technology, hardware and software just to be able to keep up. There's dozens of forensic tech investigators being hired just to be able to assist us to give us the ability to conduct these investigations in a timely manner," said Abela. "There's a segment of society that unfortunately preys on young victims and exploits children. These people will go to whatever means they need to, to achieve that. It is very important for parents to be aware of the dangers of the Internet and some of the apps that can be dowloaded onto their kids phones. There needs to be really good supervision of what's going on. The Internet is not a safe place."

Taber made international news for a tech crime that involved the town back in February 2019. Thirty-six-year-old Justin Bagley of Elkville, II. was charged with 12 counts of felony disorderly conduct in connection to a series of bomb threats made in the town of Taber that spanned over three days. Bagley was eventually sentenced to five years in prison for the class-three felony which involved bomb threats to the Taber Hospital, four schools, CIBC, Wal-Mart and the police station itself.





Bagley accessed an online app which is used to listen to police scanners. Bagley would often listen to these from the United States, but chose to attempt to spy on detachments from Canada. Bagley clicked on the Alberta tab from the app and selected Taber Police Service.

"By calling Wal-Mart, or locations he would know that would have larger amounts of people at them, obviously the response by police would be greater and there would be more radio traffic," said Abela at the time in a press conference after the bomb threats were made.

Other types of tech crimes have caused numerous hardships for local Taber citizens as well, as its reach grasps small towns and large urban centres alike.

"We've had people defrauded. We've had people believe they have been in real relationships with people sending money. We've determined those relationships aren't real and the individual has been defrauded. We've had Kijiji ads that are fake for people to rent apartments. When they pay a down payment and they get there, they realize there's no apartment," said Abela. "We've had moneygrams that are fraudulent and we've had identity theft."

Also, there have been people who have been in relationships giving intimate photos to each other, only to have the relationship dissolve and the pictures used as blackmail.

"It is our suggestion that no one should share any type of intimate photo online," said Abela.



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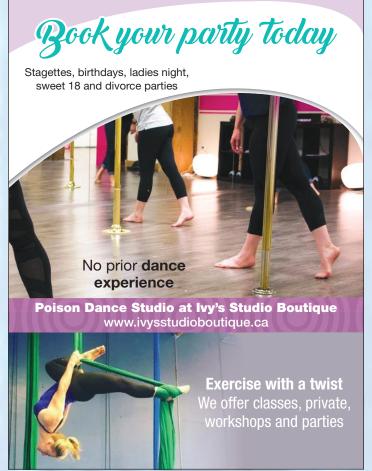


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HOT GADGETS FOR 2020 BY STAN ASHBEE insight magazine

Marc Saltzman, a self-proclaimed "Technology Evangelist," "translates geek speak into street speak." With 25 years of industry experience, Saltzman is a recognized and trusted technology and gaming guru in North America.

> "I like to preach about the benefits of technology," said the tech expert.

Saltzman is a freelance journalist for more than 40 publications, a prolific (16-time) author, radio and television personality, public speaker and host of "Gear Guide," which runs on Cineplex movie theatre screens across Canada, Saltzman specializes in consumer electronics, online technology, business tech. interactive entertainment and future trends.

"I think one of the biggest growth areas over the past couple of years is in smart home tech. We've seen double-digit growth. That's pretty exciting. That's a pretty broad term, but smart home tech is anything that adds automation, convenience or cost savings. Technology that can do those things in the home or just outside of the home," Saltzman noted. Smart home tech, Saltzman added, can be anything from smart thermostats that can save you money by analyzing a person's presence and habits and schedules and adjusts the temperature accordingly or with room/occupancy sensors - that's one area.

"Or there's smart lighting that can turn on or off or you easily can set schedules. Different colours all on demand. There's smart door locks that can let you into your place without you requiring a

- home is where the tech is

physical key. There's cameras that let you keep an eye on your home whether you're there or not and if it senses motion or sounds a notification gets pushed to you," Saltzman explained.

"All that tied together, there's been a huge revolution. The interface, which is speech - we went from a mouse, to touch to now using your voice. Devices like Google Assistant, like Google Nest devices or Amazon

000

Alexa-powered devices (the Echo family) lets you control all of this technology using your voice."

There was a trend a few years ago to make sure a home had fibre/wire or Internet tech installed in every room. "That still might be the case, but everything is going wireless and there's been some innovations. WiFi 6 is debuting. It's already out, but the coming out party is in 2020, where this next generation of WiFi is going to really improve and support multiple devices on the network

coupled with what is called 'mesh technology.' Where you have these pods you place around your home and it blankets your entire home with fast and reliable WiFi," said Saltzman. "And often with parental controls, so you can limit access to the Internet on certain devices or turn it off all together by using your voice or using an app if parents choose to do so."

And that's in the house, Saltzman pointed out. "Outside of the





house we're going to start seeing 5G take shape over the next couple of years. If it lives up to the promise of delivering to 100 times the speed of like we have today (cellular 4G or LTE speeds), then it could lead to the third generation of cord-cutting in the home. The first being phones. Many of us cancelled the landline and use our mobile phone. Second, was cable. All the hottest TV shows and movies are on streaming services. The third, it could be you no longer need Internet at home if 5G is affordable and safe. You may not need an ISP anymore."



Marc Saltzman

Associate 403-382-5899

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5G mobile devices, as Saltzman noted, will also be hot tech in 2020 – even though the infrastructure is not quite there yet. "Samsung unveiled their new suite of Galaxy devices and they're all 5G-ready."

"Mobility is still hot and there's been some innovations. Folding technology is kind of neat," Saltzman added.

Saltzman said he's also a big music fan and in today's tech-infused marketplace music enthusiasts can simply use their voice to play over 50 million songs with a smart speaker. "I think that's pretty wild. We're getting pretty spoiled."

Automotive tech is also on the rise in 2020, according to Saltzman. "Some of these autonomous driving technologies to keep us safer, is exciting."

"We're not quite at fully autonomous yet, but it's a matter of when and not if. In the meantime, we're seeing huge improvements in the interface. Again, using your voice like the infotainment system and all kinds of safety technology using communication technology as an app that lets you remotely see what your car is doing. Information can be pushed to your phone or you can remotely lock your vehicle or start your vehicle or see what your gas or battery charge levels are like or your oil light or your tire pressure all on the app. I like this connectivity," Saltzman said.





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Vehicle technology continues to push boundaries

BY COLE PARKINSON insight magazine

s technology continues to advance, vehicles have seen quite an upgrade in features.
With the advancements of cellphones being a major factor for everyday life, vehicles have had to keep up and have continued to implement more features in terms of technology.

The introduction of new and highly technological features in cars and trucks may scare away some traditionalists when looking for some new wheels, but fear not, a lot of these features can be looked at a positive way forward.

Of course, some of the higher end and newer vehicle makers are looked at as leading the charge but many of the well-known and traditional automakers are introducing a plentiful amount of technology into their new yearly releases.

While not necessarily a 'new' technology, almost all cars now have some sort of bluetooth technology that allows for drivers/passengers to pair their phones to the stereo in their car.

Tired of listening to the radio? Bluetooth is the answer and is mightily handy in those situations.



nitely a welcome one, is built in GPS.

Travelling to new places and new cities has never been easier than it is now thanks to those built in GPS units, which are almost universal in new models.

And of course, who could forget the introduction of electric cars into the fold?

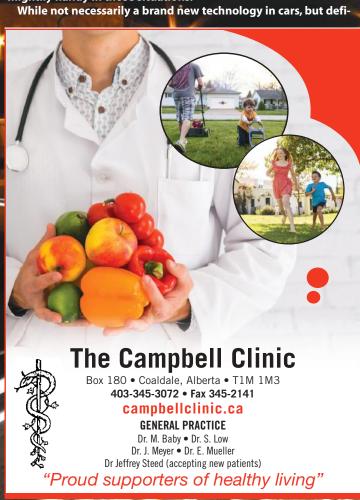
Almost all car manufacturers feature some type of model that runs on electricity only.

Cameras and sensors have also been making their way to a variety of cars that help with blindspot monitoring, automatic parking, anti-collision warning systems and lane departure.

A number of 2020 cars are bringing auto parking, blindspot monitoring and anti-collision systems to the frontline for drivers around the world.

Blindspot monitoring is a vehicle-based sensor device that detects other vehicles located to the driver's side and rear.

Warnings can be visual, audible, vibrating, or tactile.





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Anti-crash systems are designed to prevent or reduce the severity of a collision and use radar (all-weather) and sometimes laser and camera to detect an imminent crash.

The Toyota Prius, BMW Series 7, Chevrolet Malibu, Volvo S90, Tesla Model 3 and Hyundai Sonata are just a handful of cars that have trims with specifications that include self-parking, anti-collision and blindspot monitoring in some capacity.

Another sensor feature on cars coming into the spotlight is adaptive cruise control.

This feature is an intelligent form of cruise control that slows down and speeds up automatically to keep pace with the car in front of you.

The driver sets the maximum speed as a radar sensor watches for traffic ahead, locks on to the car in a lane, and instructs the car to stay 2, 3, or 4 seconds behind the person's car ahead of it.



A ton of new cars have adaptive cruise control including Nissan Altima, Kia Soul, Mazda3, Volkswagon Jetta, Ford Fusion, and those are just a few.

One of the biggest makers trying to push the technological boundaries is Tesla.

A feature that has been pushing the boundaries even further is their autopilot feature, which while it may elicit visions of driverless transportation, isn't actively quite there yet.

Tesla describes it as a feature 'designed to assist you with the most burdensome parts of driving' and autopilot enables the car to steer, accelerate and break automatically within its lane.

While Tesla says their cars will eventually feature driver-less driving, as of right now it does require active driver supervision.

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KING OF YOUR CASTLE

BY NIKKI JAMIESON insight magazine

home is perhaps the biggest investment a person makes in their lifetime, and it's important to protect that investment with the right insurance.

"Generally, unexpected physical damage to your home and belongings is covered by your home insurance. Some causes of damage are not covered, like wear and tear, or you may need an add-on to cover it, like sewer back-up," said Robert Brander, an Insurance Broker with A-WIN Insurance. "Your home insurance



with home insurance

also includes liability protection, in case someone gets hurt or has their property damaged while visiting your home or because of your unintentional actions. This may help cover your legal expenses. Additional living expenses through your home insurance help cover extra costs if you're forced from your home due to a covered claim or mandatory evacuation."

As the insurance landscape is constantly changing in Alberta, the most valuable part of any home insurance policy is the relationship you have with your broker. The more your broker knows about you and your specific needs, the more your broker can ensure you have the right coverage to protect you and your assets.

Brander stressed that it is important to read the fine print on their policy, and not just look at the premium, as every policy is different.

Unlike renter's insurance, which just cover's a renter's personal property and liability, home insurance goes a step further and covers the structure itself, as they have a financial interest in the building in addition to their personal property and liability.

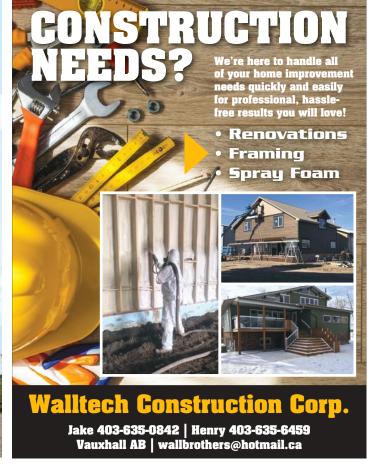
People can also get specific add-ons to their policies. Brander cautions that insurance com-

panies don't always offer the same add-ons, using the examples of ground water not always included in a water damage package and service line coverage, which is a newer add-on, not offered by all insurers and may be very different depending on the company. However, he says that both of these add-ons are extra coverage that everyone should consider, especially if they live in an older neighbourhood. Some common add-ons to policies include identity theft, water damage and scheduled items, which can help ensure that high-value collections or items such as jewellery, art, or sports memorabilia are adequately protected.

"Many people don't know that there is a single item limit on home insurance policies. This is the maximum amount that will be paid out per item if you have a covered claim. If you have a piece of art or a bicycle that had a value exceeding this limit, you would need to cover the difference. But if you 'schedule' the item, you can set a value higher than the normal limit and ensure it is properly protected."

Water and hail damage make up the majority of claims in southern Alberta, and while







most policies cover hail, not all homes are eligible for certain types of water damage. Insurance companies tend to offer a slightly different version of the protection, or may not offer it at all.

Insurance may also be excluded or denied based on how a home is used, as homeowner's insurance is for personal use. For instance, if you plan on operating a business out of your home, you need to contact your insurance broker to get the proper insurance, because otherwise, your claim could be denied based on grounds of non-disclosure or you misrepresenting your home-based business, even if the damage or loss resulting in the claim had nothing to do with it.

In recent years, there has been an increase of interest for green technology, such as installing solar panels to help power a home. Brander noted that while green technology is treated differently company to company, the two main things to consider are if the panels feed the electric grid and whether they are roof or ground-mounted.

"Some insurance companies require a commercial policy if you are feeding energy into the grid and some may require additional coverage for ground-mounted units. Your broker can advise you of what your insurance company allows and covers before you make any green technology additions to your property."





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