



# Who should worry... and who shouldn't?

## Alberta Economic Forecast for 2015

Todd Hirsch  
Chief Economist

**ATB** Financial™

# The secret of





I CAN'T  
KEEP CALM  
BECAUSE  
I HAVE  
ANXIETY

RUSSIA

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EUROPE



New voicemail

CHINA

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PQRS 7

TUV 8

WXYZ 9

JANUARY

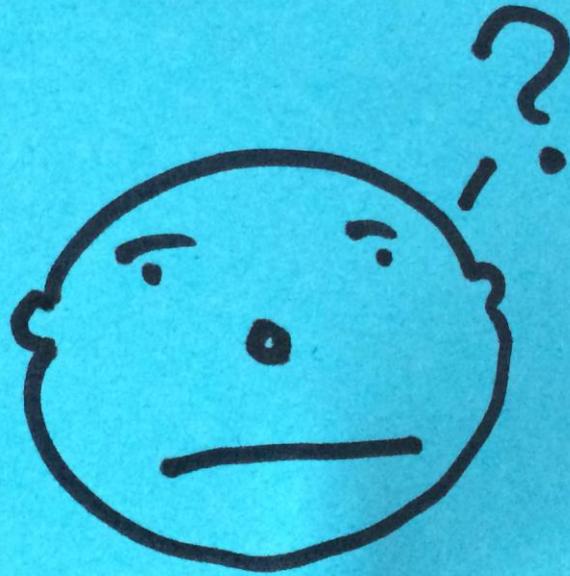
# Household Debt



LOONIE



INTEREST  
RATES



WELCOME TO  
**ALBERTA**  
WILD ROSE COUNTRY



100009  
HWY 2

100009B  
HWY 2

BEVERLYS FIGHT  
European & American  
Remove all boats  
2  
NORTH  
CIVIL LAW  
SEAT BELT  
IS REQUIRED







My life has been  
full of terrible  
misfortunes most of  
which never  
happened.

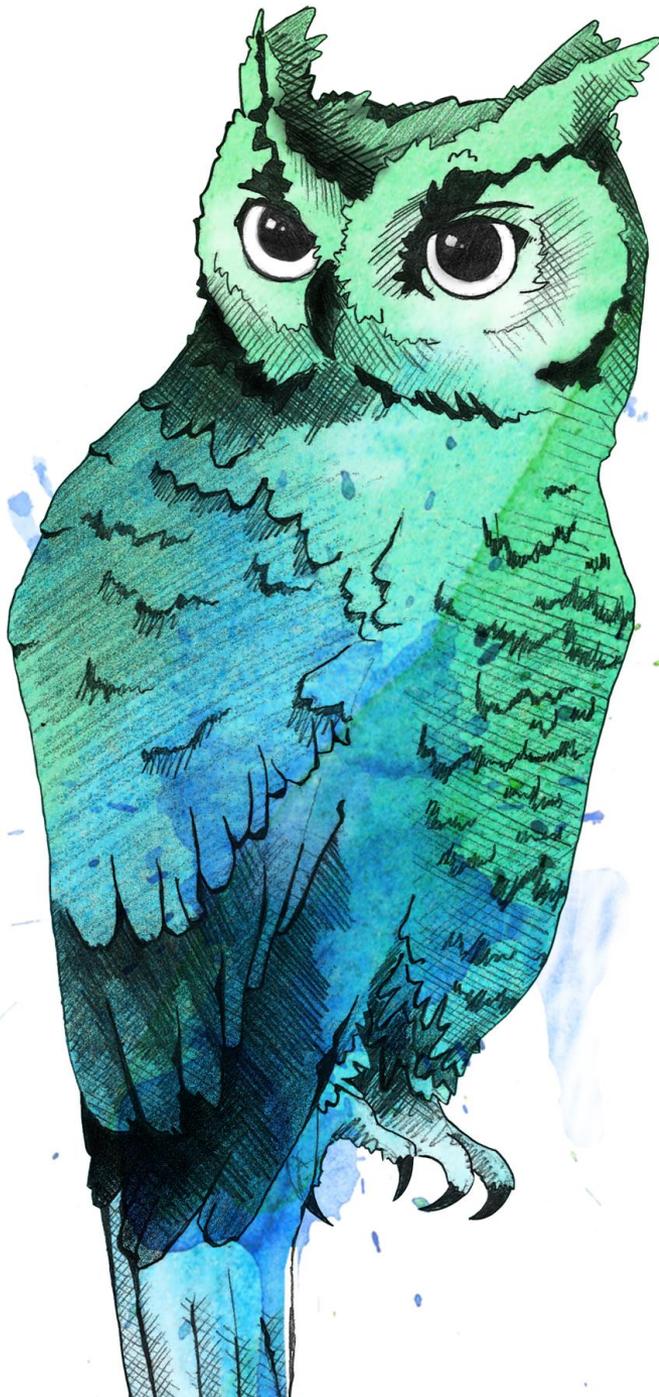
*Michel De Montaigne*







**PLEASE  
DO NOT  
FEED  
THE  
FEARS**



# The Owl

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