

# 'Brilliant city' requires nurturing

JIM DEWALD AND BEV SANDALACK  
FOR THE CALGARY HERALD

The Epcor Centre for the Performing Arts, led by outstanding Calgarian Colin Jackson, sees Calgary as a "brilliant city" — a logical outcome of the centre's mission to be a place "where the creative spirit of all Calgarians will be enriched, engaged and delighted," as it states on its website.

In order to be a catalyst for celebrating that idea, the centre has organized events involving a wide spectrum of groups.

This includes its recent Raise A Joyful Noise event, in which different religious groups came together in music and dance so that Calgarians could gain a broader understanding of the many spiritual traditions that shape our community, and what links them together.

Brilliant city — what a marvelously positive image for Calgary.

As Toronto Poet Laureate Pier Giorgio Di Cicco recently described to a Calgary audience (as part of a Brilliant City initiative): "These kinds of events advertise commonality and break down the silos of commerce and culture. Simply, creativity must be seen as a way of life, and the wonder and excitement of it stylize a city into a habitable and attractive place."

But in terms of its wider implications for Calgary as a whole, the concept of the "brilliant city" is not a fixed state of being that can be passively counted upon.

It needs nurturing, constant attention, hard work and dedication.

It demands our trust in, and passion for, brilliance in our people, the beauty of their spirit, and full celebration and respect of our traditions, rites and rituals.

While the place or setting of a city is physical and fixed, the notion of a brilliant city is more malleable, dynamic and ever-changing.

As such, it is a realization of what we call the programming and trends/fashion layers of the urban design pyramid.

The diagram at right illustrates how urban design can be adopted as a methodological approach to city planning.

The pyramid begins with an assessment of the unique physical characteristics of the land, followed by a focus on the public realm and the built form (such things as infrastructure, parks and buildings).

The physical dimensions of land, public realm and built form provide a platform for programming concepts such as the "brilliant city" that are products of, and influenced by, the prevailing ideology.

"Ideology" refers to a unified system of beliefs, attitudes and values that

conform to the overall cultural setting.

The brilliant city concept is derived from a very positive ideology reflective of a belief in the inherent good nature of people.

This stands as a beacon that contrasts with the programming of most North American cities, which is based on a pessimistic, negative ideology fixated on rules and policing intended to address the negative elements of society.

In Calgary, as well, we are pre-occupied with the negative impacts of a segregated focus on crime, homelessness and so on at the expense of celebrating the spirit of all Calgarians, including the less fortunate.

As Toronto's second Poet Laureate, Di Cicco has extended his role beyond arts advocacy into the realm of "civic esthetic" — a term that defines the building of a city by citizenship, civic ethic and urban psychology.

Di Cicco is a knowledgeable and passionate advocate for embracing a positive city spirit, infusing our urban environments with the

key elements that make what American professor Richard Florida (author of the Rise of the Creative Class) calls "creative cities."

Florida argues that the most successful cities in North America are ones that appeal to creative people.

Among the many important points made during his visit to Calgary, Di Cicco noted that in North American cities, "mutuality and allowance are countermanded by surveillance, suspicion, distrust,



People enjoy flying kites at the Olympic Plaza during the Calgary International Children's Festival. Photos, Calgary Herald Archive

privacy laws, protocol and excessive proceduralism.

"When this happens, we have a sanitized city, not a creative city."

Is this what we want — a sanitized city? We know what we would prefer, but how do our civic leaders, planners and others engaged in celebrating the spirit of Calgary make sure that we do not become a sanitized city?

If our ideology is a pessimistic view of people — that by nature, they are untrustworthy, unreliable, self-interested and opportunistic — we will ultimately shift to a design model that is grounded in exclusive, protective, locked-down and walled environments.

We don't believe that this is what Calgary should be.

Conversely, if our ideological beliefs support the notion that people are inherently good-natured, trustworthy, reliable and caring, our urban designs will focus on open and inclusive environments, with places to gather such as public parks, squares, benches and gazebos.

In the end, the three-way link among ideological predispositions, physical design and city programming are inescapable.

So, we have to make a choice between positive or negative ideology, and then select the physical and programming components that make a match.

There is, unfortunately, one



Positive and negative views of people affect how cities are planned.

other outcome — an outcome that recognizes that this linkage is not linear and not as simple as described.

As the physical environment is more permanent, it is possible for the ideology of programming to change and go out of sync with the ideology of physical design.

Indeed, Di Cicco argues that we are at the precipice of the false positive.

Renewed efforts to create urban designs that support the positive ideology are mismatched with aggressive programming that is grounded in the pessimistic ideology.

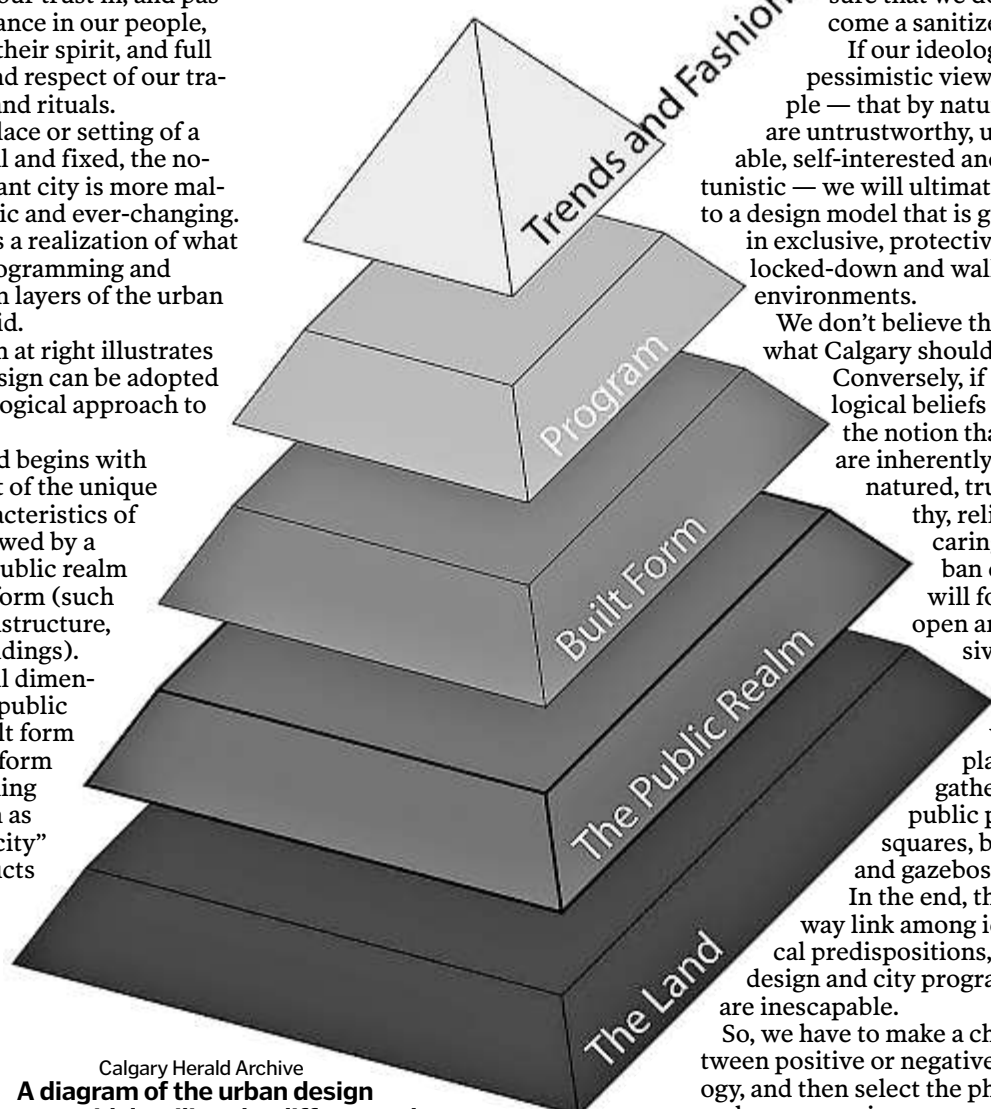
In the end, if this is allowed to continue, our precious public realm will be sanitized by both the rules and limitations of a restricted environment, and gentrification of exclusive neighbourhoods where closed doors, private yards and underground locked

parking define our soul.

More is needed. We need more brilliant city initiatives, and more trust in the spirit and soul of our city and our people.

In Di Cicco's words, "physical construction may give the illusion of a dynamic city, an illusion that may stimulate citizens and create 'buzz' — but the soul of citizenship is what makes a city stand head and shoulders above others."

BEV SANDALACK, PHD, IS CO-ORDINATOR OF THE URBAN DESIGN PROGRAM IN THE FACULTY OF ENVIRONMENTAL DESIGN AT THE UNIVERSITY OF CALGARY, DIRECTOR OF THE URBAN DESIGN LAB AND DEPUTY CHAIRWOMAN OF THE CALGARY URBAN DESIGN REVIEW PANEL. JIM DEWALD, PHD, IS ASSISTANT PROFESSOR, STRATEGY AND GLOBAL MANAGEMENT AT THE HASKAYNE SCHOOL OF BUSINESS AT THE UNIVERSITY OF CALGARY, AND A PARTNER WITH PETERS-DEWALD LAND CO.



Calgary Herald Archive  
A diagram of the urban design pyramid detailing the different relationships and characteristics that make up a city, from most permanent (bottom) to least (top).

## BY THE NUMBERS

### Mortgage payment calculation chart

Monthly investment in a mortgage per \$1,000

%	25 YEAR	15 YEAR
3.5	5.01	7.15
4.0	5.28	7.40
4.5	5.56	7.65
5.0	5.85	7.91
5.5	6.11	8.14
6.0	6.40	8.40
6.5	6.70	8.67
7.0	7.01	8.94
7.5	7.32	9.21
8.0	7.64	9.49
8.5	7.96	9.77
9.0	8.28	10.05
9.5	8.62	10.33
10.0	8.95	10.62
10.5	9.29	10.92

For example:  
A \$100,000 mortgage over 25 years at 3.5% is \$5.01 x 100 = \$501 monthly payment

## Income, home price and down payment guide

This table gives you an idea of the maximum home price you can afford. These estimates take into account household income and the percentage down payment you have. They assume a mortgage interest rate of 8%, average tax and heating cost in Canada, and the mortgage an average Canadian would qualify for based on a 32% debt-service ratio.

Household Income	10% down payment	Maximum home price	25% down payment	Maximum home price
\$25,000	\$6,300	\$63,000	\$18,900	\$75,600
\$30,000	\$8,200	\$82,000	\$24,700	\$98,900
\$35,000	\$10,100	\$101,000	\$30,300	\$121,000
\$40,000	\$12,000	\$120,000	\$36,000	\$144,000
\$45,000	\$13,900	\$139,000	\$41,700	\$166,800
\$50,000	\$15,800	\$158,000	\$47,400	\$189,600
\$60,000	\$19,600	\$196,000	\$58,800	\$235,200
\$70,000	\$23,400	\$234,000	\$70,100	\$280,400
\$80,000	\$27,200	\$272,000	\$81,500	\$326,000
\$90,000	\$31,000	\$310,000	\$92,800	\$371,200
\$100,000	\$34,800	\$348,000	\$104,300	\$417,200

Figures are rounded to the nearest \$100

Source: CMHC

## Mortgage rates

Effective Dec. 21, 2006. Rates expressed in per cent.

	Variable Rate	6 mo. open	6 mo. closed	1 year open	1 year closed	2 year closed	3 year closed	4 year closed	5 year closed
<b>Chartered banks</b>									
Bank of Montreal	c 5.547	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
Bank of Nova Scotia	c 5.500	8.150	6.300	8.400	6.350	6.400	6.400	6.400	6.450
Bridgewater Bank	c 5.250	-	-	5.850	5.380	5.320	-	-	5.200
CIBC Mortgages	c 5.630	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
Canadian Western	c 5.500	8.150	6.300	8.450	6.300	6.400	6.400	6.400	6.450
Citizens Bank of Cda	c 5.200	6.400	5.310	6.400	5.310	5.200	5.150	5.150	5.090
Dundee Bank of Cda	c 5.050	-	5.900	-	5.200	5.200	5.100	5.100	4.950
HSBC Bank Canada	c 5.500	8.200	6.400	8.550	6.400	6.400	6.400	6.400	6.450
ICI Bank Canada	c 5.500	-	-	5.400	5.400	5.450	5.450	5.450	5.500
ING Direct	c 5.200	-	-	4.990	-	4.990	-	-	5.090
Laurentian Bank	c 5.500	8.150	6.300	8.450	6.300	6.400	5.490	6.400	6.450
Manulife Bank	6.000	-	5.700	6.350	5.300	5.300	5.250	5.250	5.250
National Bank	c 6.000	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
Presdt'sChoice Fin'l	c 5.200	-	6.670	-	5.890	5.350	5.200	5.200	5.100
Royal Bank	c 5.250	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
TD Canada Trust	6.000	-	6.200	8.550	6.400	6.400	6.400	6.400	6.450
Ubiquity Bank Canada	-	6.400	5.400	6.400	5.400	5.450	5.450	5.500	5.500
<b>Trust Companies</b>									
Concentra Financial	-	8.150	6.300	8.450	6.300	6.400	6.400	6.400	6.450
Equitable Trust	-	8.150	-	8.550	6.300	6.400	6.400	6.400	6.450
FirstLine Mrtgs	c 5.625	-	7.540	-	6.420	5.720	5.540	5.510	5.390
Home Trust Co.	-	-	-	6.300	6.400	6.400	6.400	6.400	6.450
Investors Grp Trust	c 5.000	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
Peace Hills Trust	-	-	6.300	-	6.300	6.400	6.400	6.400	6.450
ResMor Trust	c 5.200	-	-	5.600	5.290	5.290	5.290	5.290	5.090
<b>Other institutions</b>									
AMA Financial	c 5.250	-	-	5.800	5.330	5.220	5.160	5.100	-
ATB Financial	c 5.400	8.150	6.300	8.450	6.300	6.400	6.400	6.400	5.390
Commonwealth Credit U	c 5.500	8.150	-	8.450	5.700	5.500	5.460	5.380	5.380
First Calgary Savings	-	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
First National Fin'l	c 5.200	-	5.750	-	4.990	4.990	5.150	5.150	5.090
GMAC Residentl Fund'g	c 5.330	-	-	-	-	-	5.250	-	5.090
Key Savings & Credit U	6.000	8.150	-	8.450	6.050	6.100	6.050	5.950	5.540
London Life	c 5.000	8.150	6.350	8.450	6.300	6.400	6.400	6.400	6.450
Macquarie Fin'l Ltd.	c 5.200	-	-	5.300	-	5.300	-	-	5.090
MCAP Mrtg Corp.	c 5.600	-	6.300	8.450	6.300	6.400	6.400	6.400	6.450

Variable rates are open unless indicated by a 'c.'  
This table was prepared by CANNEX Financial Exchanges on Dec. 21, 2006. For current rates, please visit the CANNEX website at www.cannex.com. All rates are for informational purposes only, and should be confirmed by the company quoted.