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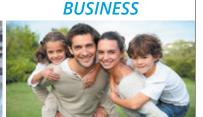




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WINSTON HEIGHTS/MOUNTVIEW COMMUNITY ASSOCIATION

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www.winstonheights.ca • questions@winstonheights.ca

Delivered monthly to 2,400 households and businesses

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newsletter@winstonheights.ca All editorial content must be submitted by the 10th of the month for the following month's publication.

Advertising Opportunities

403-263-3044 | sales@great-news.ca All advertisements must be submitted by the 1st of the month for the following month's publication.

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Serving Calgary communities for 28 years 87 newsletters reaching over 391,000 households in Calgary and surrounding areas.

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www.great-news.ca



The opinions expressed within any published article, report or submission reflect those of the author and should not be considered to reflect those of Great News Publishing and Winston Heights-Mountview Community Association.

The information contained in this newsletter is believed to be accurate, but is not warranted to be so.

Great News Publishing and Winston Heights-Mountview Community
Association does not endorse any person or persons advertising in this
newsletter. Publication of any advertisements should not be considered an
endorsement of any goods or services.

IMPORTANT NUMBERS

ALL EMERGENCY CALLS	911
Alberta Adolescent Recovery Centre	403-253-5250
Alberta Health Care	403-310-0000
AHS Addictions Hotline	1-866-332-2322
ATCO Gas – 24 Hour Emergency	403-245-7222
Calgary HEALTH LINK 24/7	811
Calgary Police – Non Emergency	403-266-1234
Calgary Women's Emergency Shelter	403-234-7233
Child Abuse Hotline	1-800-387-5437
Kids Help Line	1-800-668-6868
Child Safe Canada	403-202-5900
Distress/Crisis Line	403-266-4357
ENMAX – Power Trouble	403-514-6100
Poison Centre - Alberta	1-800-332-1414
HOSPITALS / URGENT CARE	
Alberta Children's Hospital	403-955-7211
Foothills Hospital	403-944-1110
Peter Lougheed Centre	403-943-4555
Rockyview General Hospital	403-943-3000
Sheldon M. Chumir Health Centre	403-955-6200
South Calgary Urgent Care Health Centre	403-943-9300
South Health Campus	403-956-1111
OTHER	
Calgary Humane Society	403-205-4455
Calgary Parking Authority	403-537-7000
SeniorConnect	403-266-6200
Calgary Kerby Elder Abuse Line	403-705-3250
Alberta One-Call Corporation	1-800-242-3447
City of Calgary	311
Social Service Info & Referral	211
Community Mediation Calgary Society	403-269-2707
RNR Lockworks Ltd.	403-479-6161
Road Conditions – Calgary Weather Information	511
Gamblers Anonymous	403-237-0654

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PRESIDENT'S MESSAGE

With the fall season approaching, the Winton Heights-Mountview Community Association is back into the swing of things with our regular programming (come join a book club, family potluck, parent and tots group or a gardening workshop to name a few). After a summer hiatus, most groups are reconvening - so browse through the newsletter or our website and reach out if you are interested in more information or in getting involved.

Our Annual Community Clean Up was a huge success thank you to Ben McKenzie for your leadership and your hard-working team of volunteers. October also brings a number of exciting events to the community that you don't want to miss!

Rink Volunteers will be hard at work this month installing the boards and getting the rink ready for flooding once the weather turns cold. Volunteers are always needed - please email rinks@winstonheights.ca. On Friday, Oct. 27th, Tony Nicastro will once again be hosting his Annual Community Pumpkin Carving Event! Come out and enjoy the fun! On Saturday, October 28th, the City of Calgary will be running a Free Outdoor Nature Play program for ages 6-12 from 1-3 p.m. in the WHMCA park. Check the website or e-newsletter for more information on both events.

The WHMCA is in search of a Treasurer. If you have skills that you would like to share and you have an interest in joining the Community Association Board Executive, please email treasurer@winstonheights.ca or president@winstonheights.ca for more information.

To all the residents and volunteers that make Winston Heights-Mountview a great place to live (and a top 40 community according to Avenue Magazine) - thank you!



PLANNING AND DEVELOPMENT REPORT

DP2017-3939: 1720 4St NE, 510 16Ave NE, 540 16 Ave NE

Purpose - New: Liqour Store, Financial Institution, Dwelling Unit, Supermarket, Office, Gas Bar, Car Wash - Single Vehicle, Retail and Consumer Service (6 buildings, 115 units)

LOC2017-0251: 1720 4 St NE, 510 16 Ave NE, 540 16 Ave NE

From: C-COR1f4.0H22, C-COR2f4.5h28

To: DC/C-COR2

Boardroom Rental forWHM Residents

Do you run a business from your home in WHM? Need a space to conduct meetings?

Afternoon boardroom rentals for community members:

- Great for at home business owners
- Board table with seating for 12
- Air conditioned
- Use of Keurig coffee machine
- \$25/hour

If you're interested, please contact Suzanne at hallrentals@winstonheights.ca.



WHMCA EVENTS

winstonheights.ca/activities-events/activities/

Mom's Night Out

Come join us for the next Mom's Night Out! Meet new friends and catch up with those that you haven't seen in a while. New faces are always welcome! No RSVP is necessary, but if you want to let us know you are coming or if you are new and want to know who to look out for, please email Christine at president@winstonheights.ca.

Thursday, October 12th NIXX Neighbourhood Pub - 2418 Edmonton Trail NE 7:30 p.m.

Book Club

Third Tuesday of the month from 7-9, winstonheights.ca/activities-events/activities/ for book details



Community Pumpkin Carving Event

Come out and join your neighbours for some spooktacular community pre-Halloween fun!

Friday, October 27th, 2017 Starting at 5:30 p.m. WHMCA Hall

The event is hosted and sponsored by community member Tony Nicastro with RE/MAX Real Estate (Central)

Free Outdoor Nature Play Program

Saturday, October 28th, 2017
1-3 p.m.
Winston Heights Park (behind the WHMCA Hall)
Ages 6-12, cost is free!
This program is offered by The City of Calgary

Volunteer and Build Your Community

Rink Assembly - Oct 14, to volunteer please sign up online.

Wanted: WHMCA Treasurer

Are you nuts about numbers or fabulous with fund accounting? Do you excel with expenditures and have brag-worthy balance sheets?* If yes, the Community Association needs you! We are looking for a Treasurer to provide leadership and join our talented Finance Committee. Please contact treasurer@winstonheights.ca or president@winstonheights.ca for more information.

*Fine print: this ad was written by a non-accountant, duties may or may not require these skills.

Facilities and Operations Committee Members Needed

Are you interested in getting more involved with your community? Do you have a knack for getting things done or an interest in how things are done? Do you enjoy meeting and collaborating with great people who share your ideas and vision?

We are a small group of people who help with keeping our great community hall running smoothly and efficiently. Come out to our next meeting on Thursday, October 19, 2017, in the boardroom and see if this could be a fit.

Our address is: 520 27th Avenue NE Calgary, AB Our main phone number is: 403-276-5474

The committee email address is: operations@ winstonheights.ca



Winston Heights-Mountview Community Association

520 27 Avenue NE Calgary, AB T2E 2A6 • Phone: 403-276-5474 Email: questions@winstonheights.ca • Hall Rentals: hallmanager@winstonheights.ca

Lindi. questions@winstoffneights.ca Haif heritais. haifinanager@winstoff			
BOARD OF DIRECTORS			
Position	Name	Phone	Email
President	Christine Johns	403-510-9080	president@winstonheights.ca
Vice President	Caleigh Hanks	403-589-6828	caleigh.rabbitte@gmail.com
Treasurer	Terry Zimaro		terry@wzaccountants.ca
Secretary	Kari Major	403-554-6439	kari.major@gmail.com
Past President	DJ Kelly	403-714-8901	whmv@djkelly.ca
Director	Terence Evans	403-542-2855	twevansesq@yahoo.com
Director	Pat Hanson	403-226-0181	mchanson@telus.net
Director	Werner Harahap		werner.harahap@shaw.ca
Director	Linda Sharp	403-276-4510	lasharp@telus.net
Director	Karl Sonnichsen	403-681-9142	communications@winstonheights.ca
Director	Maureen Stewart	403-990-5029	stewart.maureen@gmail.com
Director	Andrew Strack		strackinv@shaw.ca
Director	Kris Webb		planning@winstonheights.ca
Director	Sarah Wiedmer Jarabak	403-473-6414	sarahwj80@gmail.com
Director	Karim Zariffa	403-973-3500	kzariffa@shaw.ca
COMMITTEES			

П	www.winstonheights.ca
-	www.facebook.com/winstonheights
	www.twitter.com/winstonheights
=	www.instagram.com/winstonheights/
	www.flickr.com/photos/winstonheight

The Winston Heights-**Mountview Community** Association strives to be open and transparent with its members in its governance and work. You can join us at our monthly Board Meeting at the Winston Heights-Mountview Community Centre Board Room: First Tuesday of each month at 7pm. Please contact president@winstonheights.ca for more details.

Director	Natitii Zattiia	403-373-3300 KZalilia@sliaw.Ca	
COMMITTEES			
Committee	Chair	Email	
Activities & Events	Sarah Wiedmer Jarabak	events@winstonheights.ca	
Centennial Garden	Linda Sharp	centennialgarden@winstonheights.ca	
Community Garden	Alison Glass	communitygarden@winsonheights.ca	
Community Relations	Karl Sonnichsen DJ Kelly	communications@winstonheights.ca whmv@djkelly.ca	
Executive	Christine Johns	president@winstonheights.ca	
Facilities & Operations	Terence Evans	operations@winstonheights.ca	
Finance	Terry Zimaro	finance@winstonheights.ca	
Heritage	Linda Sharp	heritage@winstonheights.ca	
Munro Park Redevelopment	Karl Sonnichsen	communications@winstonheights.ca	
Planning & Development	Kris Webb	planning@winstonheights.ca	
Rinks	JF Gagnon	rinks@winstonheights.ca	
Traffic	Ian Wacker	traffic@winstonheights.ca	

IMPORTANT CONTACTS **Newsletter Editor** Danielle K

newsletter@winstonheights.ca

Facility Manager Suzanne Mott hallmanager@winstonheights.ca

NPC, Amanda Turvey amanda.turvey@calgary.ca

NPC

Police Liaison Cst. Gord Denison gdenison@calgarypolice.ca

Reminder, Please Vote for Ward 7 on October 16th



Santa's Breakfast & Craft Market



November 25, 2017

Breakfast: 9am-11am

Members: FRFF

Non-Members: \$5/person (over 12 years)

Vendors Email:

craftmarket@winstonheights.ca

Volunteers Email: volunteer@winstonheights.ca

If you'd like to donate bake sale items please email: craftmarket@winstonheights.ca

Proceeds to go to local charity!

Bake Sale!

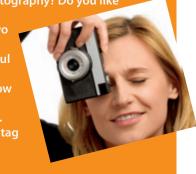
Location: **WHMCA Community Centre** 520 27 Ave NE

Santa Arrives @ 11AM Craft Market from 9AM-2PM



Share Your Community Pics

Do you like photography? Do you like Social Media? Combine the two and help show off our wonderful community on **Instagram!** Follow and tag us @ winstonheights. Follow our hashtag #whmca.



Submit photos to publish:

communications@winstonheights.ca or maybe you can join our team of volunteers and post directly, email us for more details. Your photo could end up on the cover of our newsletter!

Membership Form 2017/2018

We are excited to have you join this great Community Association!

Membership # (if known):	(please c
First Name (required):	Activities a
Last Name (required):	Board Mer
Resident (FREE):	Casino FuCentennia
Non-Resident/Business (\$10) (required):	Community Facility and
Total # of Family Members at Home:(required):	Family Day
Ages:	Garden Co
Baby (0-1 yrs): Toddler (2-3 yrs): Preschool (4-5 yrs): Young Child (6-12 yrs): Youth (13-17 yrs): Young Adult (18-25 yrs): Adult (26-39 yrs): Middle Adult (40-64 yrs): Older Adult (66-79 yrs): Oldest Adult (80+ yrs): Unit #: House #:	Heritage C Membersh Newsletter Planning C Playgroup Pre-Stamp Quiz Night Rink (flood
Postal Code (required):	Rink (setu
Email (required):	Social Med
Spouse/Partner First Name:	Volunteer
Spouse/Partner Last Name :	
Spouse/Partner Email:	

Are you interested in volunteering to help with events, activities, join the board or to join a committee?

heck all that may apply)

- and Events Committee
- mber
- ndraiser
- I Garden Committee
- y Clean-Up
- d Operations Committee
- v BBQ
- ommittee
- ommittee
- Committee
- nip Campaign
- Committee
- ede Party
- ding)
- anization and planning)
- p/teardown)
- eakfast and Craft Market

XHC

WINSTON HEIGHTS MOUNTVIEW COMM, ASSOC.

- dia Photography
- mmittee
- Coordination

Memberships are required for spring sport activity registration (eg: Deerfoot Soccer requires that you have an up-todate community membership). If you want to rent the hall, members get a discounted rate.

If you want to attend a function such as the Pre-Stampede Bar-B-Que or rent a table at the Craft Market you also

Please make cheque payable to: Winston Heights - Mountview Community Association

Please mail cheque and this form to: 520 - 27 Avenue NE, Calgary, AB T2E 2A6

Or Visit us at www.winstonheights.ca to complete it online.



Make an Informed Choice

On October 16, Calgarians will cast votes to elect their mayor, city councillors, and school board trustees. To help you get to know the candidates better, Calgary Public Library has invited all candidates to respond to a few questions about the Library, books, and reading. Visit calgarylibrary.ca/election to read candidates' answers. Arm yourself with the information you need to make an informed choice that will help create a strong, vibrant Calgary.

Forest Lawn Library Nature Playground

Calgary Public Library's first outdoor Early Learning Centre is now open at Forest Lawn Library! The nature playground is designed to help Calgary's kids learn and develop foundational skills through play. It's a fully accessible space with special features and movable elements to encourage creative play and exploration.

Early Learning Centres at Calgary Public Library are vibrant and interactive spaces for children ages zero to five to engage in play-based learning. Check out the new Early Learning Centre inside Saddletowne Library, and visit Early Learning Centres at Central, Fish Creek, Shawnessy, Quarry Park, and Village Square Libraries.

Free Access to Newspapers and Magazines

Did you know your Calgary Public Library card gives you free access to thousands of newspapers and magazines? Read more than 7,000 publications from 120 countries in their image-rich original layout at calgarylibrary.ca/resource/www-pressreader/ or by using the **PressReader** app when visiting any of our Library locations.

Northminster Church in October

Free Move Night

"Beauty and the Beast" Friday, October 20th Movie at 7:00 p.m. Evervone Welcome! Popcorn & Drinks provided.

Halloween Concert Spooktacular

Sunday, October 29th, 7:00 p.m.

Hear Halloween Favorites

Including organ, church and community choirs and local talent.

Audience participation and costumes encouraged! Admission is by donation, everyone welcome!











Make Your Halloween Safe

Halloween is a fun-filled time for kids and parents alike, but it can pose dangers to children. To help make Halloween a trick-free treat, follow these simple safety tips:

- Choose a light-coloured costume because these are easily seen at night. Add reflective tape or glow-inthe-dark tape to the front and back of the costume and to the trick-or-treat bag.
- Only buy a costume or use materials that is/are "flame-retardant" (won't burn).
- · Make sure wigs and beards don't cover your kids' eyes, noses, or mouths.
- Kids shouldn't wear masks they can make it difficult for them to see and breathe. Instead, use nontoxic face paint or makeup. Have younger kids draw pictures of what they want to look like. Older kids will have fun putting the makeup on themselves. Test the face paint or makeup on your child's arm or hand before applying to make sure the paint doesn't irritate the skin.
- Avoid coloured or decorative contact lenses.
- Put a nametag with your phone number on your children's costumes.
- · Avoid oversized and high-heeled shoes that could cause kids to trip. Make sure the rest of the costume fits well, too, which can help prevent trips and falls.
- Teach your child to use the sidewalks, look before crossing, go to house with porch lights on and walk!!
- Give kids flashlights with new batteries or glow sticks as bracelets or necklaces.
- Accompany young children (under age 12). For older kids (with phones) make sure they know how to call 911 in case they get lost and make sure they know their home phone number.
- When your kids get home, check all treats to make sure they're sealed. Throw out candy with torn packages or holes in the packages, spoiled items, and any

homemade treats that haven't been made by someone vou know.

Remember that November 20th 2017 is National Child Day. National Child Day is celebrated in Canada on November 20th in recognition of the UN Convention on the Rights of the Child. Wear blue to show your support on November 20th. The 2017 theme is The Right to Be Safe. You can find more information at nationalchildday. ca for events in Alberta.

The Calgary NW ECD Coalitions consist of three coalitions who have joined forces with parents, community members, organizations and professionals, who are all working together to better the lives of young children and their families. We work hard to support five important developmental areas for children – Social Competence, Emotional Maturity, Language & Thinking Skills, Physical Health & Well-being, and Communication Skills & General Knowledge. We are always looking for interested parties to join our coalitions.

If you are passionate about children and their future, and would like more information about the Calgary NW ECD Coalitions, or if you have any questions, please email us at: nwecdcoalitions@gmail.com.



interested in volunteering or registering your child, please visit our website at myscouts.ca for information and group locations. We are an inclusive organization and financial assistance is available.

Helpdesk toll free number: 1-888-855-3336



Dear Great News Publishing,

Please DO NOT run my ad next month. My ad has been WAY TOO EFFECTIVE. My phone won't stop ringing with people saying they saw my ad in the newsletter. Now I need to hire more people to keep up with all my new customers! I'm amazed at how well this worked!

Thanks for all your help, Sincerely, Laura

Owner of Buds and Blooms

Contact us today to find out how you can make this customer's experience your reality!

403-263-3044 sales@great-news.ca

*Actual customer experience

Winston Heights/ Mountview **mybabysitterlist**

Name	Age	Contact	Course
Ashlee	12	403-835-4548	Yes
Henry	17	403-719-8282	Yes
Izzy	18	403-483-1218	Yes
Sarah	18	403-671-7724	No
Alora	23	587-500-8749	No
Rebecca	23	403-703-2219	Yes
Cindy	24	587-432-6587	No
Cydney	26	587-891-8398	Yes
Catherine	29	514-293-1395	Yes
Tara	34	587-500-4947	Yes
Victoria	34	587-216-3232	No
Elaheh	45	403-808-7083	Yes
Gitta	67	403-400-1210	No

Calling All BABYSITTERS Enroll free at mybabysitter.ca and choose the Calgary communities

Calling All PARENTS find available babysitters in

Disclaimer: We recommend for your own peace of mind that references be checked when choosing your babysitter. This babysitter list is provided as a service to the community and is governed by the terms & conditions outlined at mybabysitter.ca.



In a number of cultures around the world, the response to a sneeze is typically to wish God would bless the sneezer, or to wish the sneezer health and long life. And the usual responses are to say thank-you or to excuse oneself for the sneeze.

SAFE & SOUND

Halloween Safety

Alberta Health Services EMS would like to remind parents and trick-or-treaters of some Halloween safety tips as October 31st approaches. Take some time to review these simple tips and reminders to help ensure your Halloween is a fun and safe night for everyone.

Trick-or-Treaters

- Remember: all regular pedestrian rules still apply. Be sure to cross the road at marked crosswalks, or well-lit corners only. It is safest to work your way up one side of the street, and then cross once to the other side.
- Stay away from houses that are not well lit. Do not accept rides from strangers, or enter any home you feel is
- · Let your parents know where you are going to be at all times (route) and advise them if you will be late returning.

Parents

- · Be certain that young trick-or-treaters are accompanied by an adult. Older children should stay in groups.
- Pre-determine boundaries to trick-or-treat within, and establish a firm time to return home.
- · Advise children not to eat anything until they return home. Dispose of any items that appear to have been tampered with, or that are not properly wrapped.

Costumes

- Choose bright colored costumes that are highly visible. Adding reflective tape to costumes further increases visibility.
- · Consider sending your children with a flashlight for additional safety and increased visibility.
- · When purchasing, or making costumes, look for materials and accessories that are labeled flame-resistant.
- All costume accessories, such as sticks, rods, or wands. should be soft and flexible, with no sharp edges.
- · Consider using hypoallergenic make-up kits instead of masks that may impair breathing, or vision.
- · Be sure costumes are loose enough to be worn over warm clothing, but not so long that they become a tripping hazard. Costumes should not be longer than your child's ankles.
- · Ensure your child is wearing adequate foot wear that takes into consideration weather conditions and walking.

CCSD BOARD OF TRUSTEES

Website: www.cssd.ab.ca/board-of-trustees • Email: trustees@ccsd.ab.ca

Learn more about your Calgary Catholic School District Board of Trustees!

Did you know that one of the primary roles of a school board trustee is to act as an advocate for students? An advocate is defined as someone who publicly supports or recommends a particular cause or policy. School board trustees act as advocates for students and education in some of the following ways.

Advocating for important education issues. There are core provincial educational standards and funding formulas common to all school boards, but our local school board decides how to best meet local education needs. It's also our board's responsibility to lobby the province and others who need to know about our community's educational interests and concerns. We don't have the power to tax local communities, but we do decide within certain parameters how the money gets spent. We also make decisions on the direction and quality of local education, independent of the provincial government.

Advocating for schools where students live. We also advocate for supports and funding to meet the needs of the students we serve. Capital funds are for building schools, modernizing schools and adding or relocating portable classrooms. School boards submit three-year capital plans. To qualify for capital funding, we must meet eligibility criteria.

Advocating for open communication with the public.

Trustees are responsible to voters in the communities they serve. This accountability includes ensuring that the public is aware of what the board does, the jurisdiction's accomplishments in education, and that good public education is crucial to the economic and social health of a community.

Advocating for students, in partnership with parents. It is essential that school boards partner with parents to ensure children are provided with the best possible educational opportunities. We believe in the importance of the parental voice and we involve our parents and school communities by informing them and working with them on important areas of advocacy, such as we did with the Municipal Government Act. We also encourage all parents/legal guardians to play an active role with their child's School Council.

YOUR CITY OF CALGARY



Calgary AfterSchool

Never again hear the phrase, "I'm bored."

Calgary AfterSchool offers fun, safe and FREE after school programs for children and youth. A collaborative effort between The City of Calgary and its community partners, Calgary AfterSchool drop-in programs run on school days and begin after school hours. Activities may include basketball, swimming, arts, leadership, cooking, music, skating, sports, games and much more. The goals of the program are to develop self-esteem, develop positive relationships and assist children and youth in becoming successful adults.

For more information, visit calgary.ca/afterschool.





Winston Heights - Mountview Real Estate Update

Last 12 Months Winston Heights - Mountview MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
August 2017	\$644,890	\$633,750
July 2017	\$497,450	\$491,250
June 2017	\$548,400	\$535,940
May 2017	\$579,900	\$577,600
April 2017	\$554,450	\$557,200
March 2017	\$441,250	\$427,750
February 2017	\$0	\$0
January 2017	\$574,900	\$540,000
December 2016	\$0	\$0
November 2016	\$499,900	\$492,500
October 2016	\$549,000	\$515,000
September 2016	\$0	\$0

Last 12 Months Winston Heights - Mountview MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
August 2017	3	4
July 2017	8	2
June 2017	4	4
May 2017	12	8
April 2017	4	4
March 2017	4	2
February 2017	1	0
January 2017	1	2
December 2016	1	0
November 2016	2	1
October 2016	3	3
September 2016	3	0

To view more detailed information that comprise the above MLS averages please visit winstonheights.great-news.ca

For business classified ad rates call Great News Publishing at 403-263-3044 or sales@great-news.ca

HOME BUSINESS OPPORTUNITY: Clinicair is the leading provider of indoor air quality and medical grade duct cleaning services in Canada. We are looking for a dealer in Calgary to represent our growing company. We offer a royalty-free business. Clinicair supplies you with the latest technology and training. Call Craig: 1-416-277-6067.

NEIGHBOURHOOD CONFLICT? Community Mediation Calgary Society (CMCS) is a no cost mediation and conflict coaching service that can help you resolve problems and restore peace! We help neighbours be neighbours again! www.communitymediation.ca, 403-269-2707.

YARD BUSTERS LANDSCAPING: Snow removal \$129.95. Some conditions. Landscape construction and yard renovation: stone patios, walks, raised beds and rock walls, synthetic grass, sod and trees and shrubs, landscape lighting, water features and decks and fences and superhero window cleaning. Licensed. Insured. Seniors' discount. Phone: 403-265-4769. yardbusterslandscaping.com.

THE GUTTER DOCTOR! We install, fix and clean eavestroughs and downspouts. We also install and fix fascia, soffit, drip-edge, siding, roofing, cladding. Over 20,000 happy customers since 2003! Insured and guaranteed work with references. We take pride in doing a good job. A+ rated BBB Member. 2017 Consumer's Choice Award winner. www.gutterdoctor.ca, 403-714-0711.

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VOLUNTEERING is good for the soul

Helping Canadians with Disabilities Save

DOLLARS & SENSE

By Suzanne Smith-Demers - Consultant

Thousands of Canadians have opened a Registered Disability Savings Plan (RDSP) since the program was introduced in 2008. Thousands more who qualify have not. Here's what you need to know.

- An RDSP is a federal government savings program that encourages savings for the long-term financial security of an individual who is eligible for the Disability Tax Credit (DTC).
- Contributions can be made by anyone authorized by the holder of the plan up to maximum lifetime contributions of \$200,000 per beneficiary. Any investment growth and income generated will accumulate on a tax-deferred basis.
- · The Canada Disability Savings Grants (CDSG) provide matching grants of up to 300% of contributions, based on the amount contributed and the family income of the beneficiary. The maximum lifetime grants available are \$70,000.
- The Canada Disability Savings Bond (CDSB) is available to low and modest income Canadians irrespective of plan contributions. The maximum annual bond is \$1,000 per year, to a lifetime maximum of \$20,000.
- When money is paid from an RDSP to the beneficiary, it does not affect the eligibility for federal or provincial social assistance programs (in most provinces). Furthermore, savings within the RDSP will not affect Alberta asset tested benefit programs such as AISH (Assured Income for the Severely Handicapped).

RDSPs are intended for long term savings and certain penalties can occur if the funds are used early in the beneficiary's life. It is important to work with an adviser who is well versed in the program to ensure that you understand the implications to your unique situation.



Calgary Confederation Len Webber, MP 2020 10 St NW, T2M3M2 403-220-0888 ≥ len.webber@parl.gc.ca



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Not All Corporations Are Big

My office has been inundated with hundreds of letters from Calgarians upset with the proposed changes for private corporations. Canada's tax system should be fair and equitable for all. However, I am concerned that the Liberals' proposed tax changes will make it harder for Canadians to get many critical goods and services.

Private corporations are a popular tax arrangement for business owners, such as farmers, doctors, lawyers, engineers and other independent professionals. They limit their and their family's liability from the financial risks they undertake in their professions. They also help facilitate a savings method for those who do not have formal group pension plans. This legitimate tax structure has been in place for many decades and has proven to work well.

By incorporating, a person is able to create a separate legal entity to operate under and have their revenue, expenses and assets treated separately from their income. This makes sense as the money you pay to your dentist, for example, is not entirely their income. It is revenue that pays for staff, business expenses, insurance, rent, etc. Only after those expenses are paid does your dentist draw a salary from the corporation which is taxed the same as you and I. If they leave profit in the corporation, they do not pay tax on it now, but will pay tax on it later when they draw the income (likely in retirement).

Some are facing a three-fold increase in their tax rates and this drastic increase could drive many professionals out of their professions and many out of Canada.

I am concerned any changes will make it harder to find a family doctor and increase wait times; make local meats and produce more expensive; and discourage young Canadians from starting their own business. We know government spending is at an all-time high, but hitting key parts of our community and our economy with dramatic tax hikes is not the answer.

Albertans, we need your input!

The Government of Alberta is launching a review of the Province's occupational health and safety system to improve workplace safety and better protect Albertans.

Alberta's Occupational Health and Safety (OHS) Act sets the minimum standards for workplace health and safety, and outlines the roles and responsibilities of employers and employees. While there have been small changes over the years, the act has not been thoroughly reviewed since 1976.

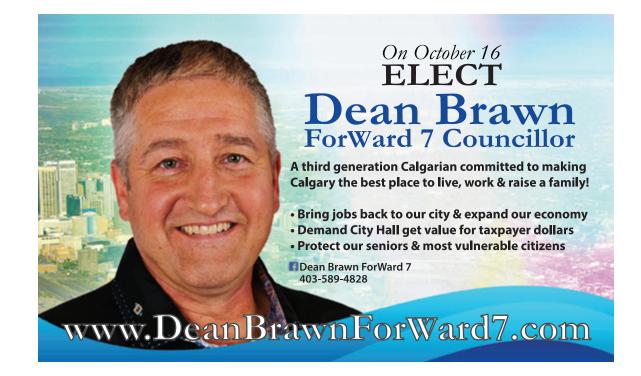
The review will examine the OHS Act, as well as compliance, enforcement, education, engagement and prevention efforts in Alberta's OHS system. The review is organized around three principal themes:

- 1. Responsibility: how is responsibility for OHS shared among worksite parties? Who is responsible for promoting health and safety culture, implementing best practices, and developing worker and employer self-reliance?
- 2. Worker engagement: how do we address the right of workers to know about all workplace hazards they may be exposed to in their workplace? How should we address the right of workers to participate in decisions related to workplace health and safety, free from reprisal? And how do we balance these with the right of workers to refuse unusually dangerous work?
- 3. Prevention: how should data and information inform appropriate actions? How should programs be developed to build public awareness and knowledge for prevention purposes? And how might partnerships between government, industry, workers, WCB and health and safety associations work best?

Along with an online survey and written submissions, the review will include roundtable sessions with employers, employees, academics and health and safety associations.

You can participate in the review by completing an online survey at alberta.ca/ohs-review and by sending written comments or submissions to lbr.review@gov.ab.ca. Submissions will be accepted until Oct. 16, 2017.

As always our office is happy to hear from you, and may be reached at calgary.klein@assembly.ab.ca or 403-216-5430. I'll be available for the next Coffee with Craia at the Velvet Café (502 25 Ave NW) on November 11th from 10am-12pm.





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