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Understanding Your Credit Score

By Susan Mercer-Thornhill, Mortgage Consultant

Your credit score reflects your financial health. It is represented by a number determined by a mathematical formula. Your credit score helps determine if you are a risk to financial lenders. Good credit is very important to qualify for a loan such as pre-approval, mortgage and/or refinancing. In addition to your ability to pay, a mortgage lender will look at your willingness to pay. When you apply for a loan, the lender will consider your credit history before making a decision.

Your credit score is determined by these factors*:

- Your payment history (do you pay your credit cards on time? Do you miss your debt payments?)
- Bankruptcy (have you declared bankruptcy in the last 7 years? Has a collection agency had to collect unpaid bills from you?)
- Account history (how long have you had credit?)
- Inquiries made about your credit report (how often do people ask about your credit report?)
- Type of credit you are using (do you carry high balance on your credit cards and/or lines of credits)

Each factor is weighted differently. The most important factors are your payment history, bankruptcy and the amount of your outstanding credit balances.

It's a good idea to order a copy of your credit report before you apply for a loan (so you know what your score is beforehand). As a rule of thumb, you should review your credit report at least once per year to ensure the accuracy of the information that has been collected.

Sage Hill Bottle Depot

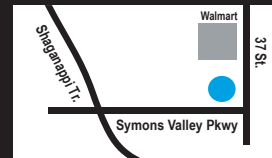
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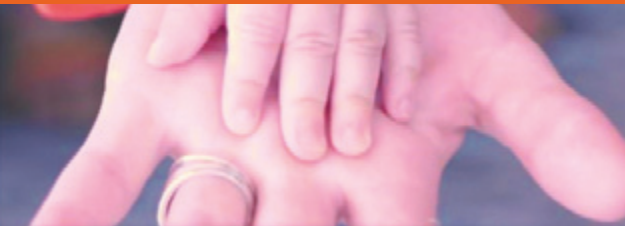
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Fax: (403) 216-5442
Email: calgary.hawkwood@assembly.ab.ca

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		511
Weather Information		511
Gamblers Anonymous	403-237-0654	



Fostering Potential and Well-Being

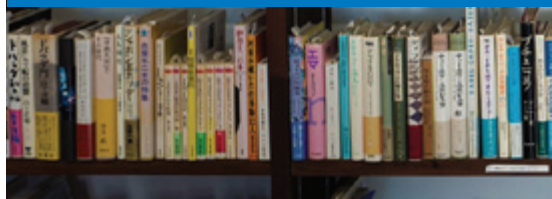
Any number of social issues can leave children and youth unable to live at home. Enter Mark and Nancy, foster parents who have cared for more than 65 children in their home over the past 15 years. Children in their care have stayed for a few days, up to a few years, depending on the circumstances, with Nancy and Mark providing each child with support until they are able to return home, are adopted, go live with family, or an alternative permanency plan is in place.

These experiences have proved rewarding not just for Nancy and Mark but for their whole family. "Each of these children have become a member of our family," says Nancy. To this day they have a number of their foster children come back to visit as adults.

Over the years, Nancy's philosophy and reasons for wanting to help have remained the same: "Mark and I believe it takes a village to raise a child and we just want to do our part." Time and again, Nancy has seen that the more individuals who support a child and contribute healthy experiences, the more these children have thrived, preparing them to make a positive impact on the next generation. Even though the youth and children in her care have come and gone, Nancy feels that the connections formed last a lifetime. "I have often said that when a child leaves, they leave a bit of themselves with us, and take a bit of us with them." Now that seems like a fair trade.

The third week of October each year is Foster Family Appreciation Week: a week dedicated to celebrating the commitment of individuals, like Mark and Nancy, who open their hearts and homes to children in need.

Tenchoe Dorjee works with community to share the positive impact of Foster Care in supporting vulnerable children and youth in Calgary and area.



Make an Informed Choice

On October 16, Calgaryans 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 Saddle Towne 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.



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Citadel Hawkwood Real Estate Update

Last 12 Months Hawkwood MLS Real Estate Sale Price Stats

	Average Asking Price	Average Sold Price
August 2017	\$474,900	\$480,050
July 2017	\$459,000	\$445,500
June 2017	\$538,450	\$528,000
May 2017	\$549,900	\$535,000
April 2017	\$580,000	\$560,000
March 2017	\$544,800	\$522,000
February 2017	\$537,000	\$522,750
January 2017	\$479,900	\$474,500
December 2016	\$579,900	\$567,750
November 2016	\$499,850	\$490,750
October 2016	\$479,900	\$462,000
September 2016	\$502,400	\$490,125

Last 12 Months Citadel MLS Real Estate Sale Price Stats

	No. New Properties	No. Properties Sold
August 2017	\$475,000	\$470,000
July 2017	\$518,800	\$510,000
June 2017	\$469,800	\$475,000
May 2017	\$475,000	\$464,500
April 2017	\$509,900	\$505,000
March 2017	\$459,950	\$455,251
February 2017	\$494,900	\$488,000
January 2017	\$482,400	\$474,144
December 2016	\$420,000	\$420,000
November 2016	\$443,250	\$438,000
October 2016	\$479,900	\$455,000
September 2016	\$439,450	\$444,750

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

COMMUNITY NEWSLETTER AD SALES



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My name is Shahrukh Abid, and I reside in the Hawkwood community. I represent the Ahmadiyya Muslim Community, whose slogan is "Love for All, Hatred for None." The misconceptions surrounding my religion have unfortunately struck fear in people's hearts - which is sometimes apparent even in Calgary. The purpose behind writing these articles is to educate our neighbours in the Hawkwood/Citadel community about the religion of Islam, demystify any misconceptions and answer questions that our neighbours might have. Our community's mosque (place of worship) is located in the northeast of Calgary, next to the Prairie Winds Park.

Ahmadiyyat, Our Face of Islam

The Ahmadiyya Muslim Community, founded in 1889, extends over 210 countries with tens of millions of followers known as "Ahmadi." The Community is the only Islamic organization which believes Mirza Ghulam Ahmad (may God be pleased with him) of Qadian, India (1835-1908) is the long-awaited Messiah whose coming was foretold by the Holy Prophet (peace be upon him). The Community believes that Mirza Ghulam Ahmad was sent by God to end religious wars, condemn bloodshed and reinstitute morality, justice, and peace.

The Ahmadiyya Community rejects terrorism of any form and therefore, its founder, Mirza Ghulam Ahmad taught his followers to defend Islam NOT by the jihad of the sword, but rather a bloodless Jihad of the PEN.

For this, he wrote over 90 books, thousands of letters, delivered hundreds of lectures and engaged in debates for a rational defend of Islam. The community is also the only Islamic group to endorse a separation of mosque and state. Mirza Ghulam Ahmad taught his supporters, over a century ago, to become *religious souls* and *loyal citizens* while protecting the sanctity of both religion and government.

Mirza Ghulam Ahmad reminded his followers God's promise to safeguard the message of Islam through Khilafat, (a spiritual institution of successorship to prophethood). The Community believes Khilafat can unite humanity & uphold true Islamic values and teachings. After the demise of Mirza Ghulam Ahmad, 5 spiritual leaders have succeeded, its fifth and current spiritual head, his Holiness Mirza Masroor Ahmad resides in the Community's headquarters in London UK.

Article by Malahat Haq

For more information about Islam feel free to contact Shahrukh Abid at 403-389-3768 or email at shahrukhabid89@hotmail.com__You can also visit the Ahmadiyya Muslim Community website at www.alislam.org





A lovely Place to gather by Matt Benoche



Photo by Dawood Butt



Photo by Dawood Butt





Photo by Dawood Butt



Beauty in Bowness Park by Matt Benoche



Photo by Dawood Butt



Photo by Dawood Butt





American Kestrel: Small Acrobatic Gliders

Article by Katie Fisher

Photo by Andrea Hunt

Gliding to the left and right, the American Kestrel keeps a sharp eye on the earth below for flickering blades of grass or the rustling of bushes. A member of the raptor family, the American Kestrel is easy to identify because it is the smallest of the North American falcons and the most colourful. Male and female Kestrels are dressed in a rusty red but only the males are garnished with a brilliant slate blue on their head and wings. They are easily spotted in open grassland areas, such as meadows and farmer's fields. They also can be seen in city areas and suburbs.

Fun Facts:

- These raptors rely on abandoned Woodpecker holes, tree hollows and other empty cavities that are found in the environment to make their home.
- Your backyard could become a suitable home for the Kestrel but it won't be in a regular birdhouse. A nesting box, nailed to a tree, high above the yard and away from sources of noise could provide a suitable home for a feathered family.
- They may repay you by keeping pesky rodents out of your yard!
- Like many raptors, the American Kestrel hunts for insects such as grasshoppers, beetles and spiders as well as small vertebrate prey such as mice, voles,

shrews, songbirds and occasionally, frogs, snakes and small lizards.

- Some brave Kestrels have been spotted preying on larger creatures, such as red squirrels.
- One characteristic that gives the American Kestrel the upper hand on small prey is their ability to see ultraviolet light. This feature gives them the power to see urine trails created by small rodents and other creatures, leading them to their next meal.
- This raptor can also be the hunted: as the smallest falcon, they become easy prey to other raptors, such as Barn Owls, Goshawks and Red-tailed Hawks. Large reptiles such as rat snakes and corn snakes will also take Kestrels as prey.

When you are out on your next walk, keep an eye to the sky, you may just see the Kestrel gliding through the air or perched on a light post or telephone post. If you come across an injured American Kestrel, or any other wildlife in distress, please contact Calgary Wildlife Rehabilitation Society wildlife hotline at 403-239-2488.

Every family has a story...

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Email CIT@great-news.ca to have your family featured in the next edition.



Ask Charles

My townhouse is listed for sale. There was a showing earlier today, and I found out those “buyers” just viewed my home to see it as a comparable for their own listing. Is that allowed?

The short answer is, no, it shouldn't be.

When you list your property for sale, you expect that showings of your property are to potential buyers. Unless a buyer or the buyer's representative discloses it to you beforehand, any other reason for a showing is dishonest through omission.

Real estate professionals have a requirement to be honest with their clients and with third-parties. That means that a buyer's real estate professional has to be honest with you and your real estate professional.

It is reasonable for you to expect that buyers booking a viewing of your property are doing so with the potential for purchasing the property. If their reason is different, then it is reasonable for you to expect them, and their agent, to be up front about it.

No one wants to have to keep their house in show-home-ready condition, and vacate the premises for a showing unless there is real potential the buyers are interested in buying. This may be particularly true if you have a young family and leaving at the spur of the moment for last-minute showings or showings at bedtime are particularly inconvenient.

There are also things you can do – and discuss with your agent – to lower the likelihood of showings for ulterior purposes. You can ask your agent to not allow viewings from people who don't appear to be serious buyers. For example, this may mean your agent asks buyer's agents to only bring

buyers who are pre-approved for a mortgage.

As the seller, you control the process buyers must go through to view your property. If you want to set specific times during which viewings are allowed, you can. If you want to only admit buyers who are pre-approved, you can. Ensure your agent writes those instructions in the listing.

Remember, though, sometimes buyers come when you're least expecting it – and any attempt to reduce showings or limit availability for showings may be detrimental to your listing.

“Ask Charles” is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, non-government agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta. To submit a question, email askcharles@reca.ca.

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Deadline – 1st of each month for the next month's publication
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- ◆ Free announcements: lost/found, household items for sale, wanted, garage sale, student/senior services, etc.
- ◆ Forty word limit

Hospital Volunteer Opportunity: The Foothills Medical Centre Gift Shop is looking for energetic adult volunteers, interested in providing compassionate retail service to patients, visitors and staff, in a beautifully merchandised, retail environment. Weekday, daytime opportunities available. Please contact: chris.paddock@ahs.ca.

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Name	Age	Contact	Course
Alana	13	403-620-1578	Yes
Annika	12	403-282-2659	Yes
Blake	16	403-547-3197	Yes
Chaerin	16	587-331-9207	Yes
Courtney	15	403-862-0079	Yes
Courtney	17	403-295-7751	Yes
Hayley	19	403-873-1502	Yes
Isabelle	14	403-804-5506	Yes
Karen	37	587-216-4117	No
Keira	22	403-771-3756	Yes
Kelly	34	403-992-6361	No
Kristyn	22	403-554-1916	Yes
Madina	16	587-353-1955	Yes
Marina	12	403-451-9284	Yes
Maya	16	403-266-1735	Yes
Naomi	19	587-716-7770	No
Paige	14	403-650-5656	Yes
Roni	57	403-247-9913	Yes
Ryan	15	403-852-9602	Yes
Sai Madhu	39	403-903-2183	No
Sandy	17	403-617-1516	Yes
Sharon	16	587-354-1466	Yes
Sierra	15	403-202-1790	Yes
Sophia	16	403-208-9559	Yes

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St. Brigid Fall Craft Fair

Saturday, October 21st, 2017.

10:00 a.m. – 4:00 p.m.

St. Brigid School
 730 Citadel Way NW.



News from the Friends of Nose Hill

by Anne Burke

Over the past few years, a number of projects were done in Nose Hill Park as part of the implementation of the Nose Hill Trail and Pathway Plan. The controversial plan was approved by Council in July 2005 and construction began in 2006, with asphalt paving. Project plans are on the city website and there is a map with an update on our website.

Construction activities continue and focus on the following work:

- Building primary (gravel) trails, timber landscape stairs for problem grades, and stabilized tread (dirt - single track) trails.
- Other options are to re-vegetate trails naturally, ploughing a trail to a shallow depth, and reseed. The length will be decided in the field, depending on

Missed the Eclipse?

If you missed the solar eclipse in August, not to worry! The next full solar eclipse is scheduled to cross North America on April 8th, 2024, and will cross from near Mazatlan, Mexico to Niagara Falls. This eclipse will also be partially visible from Calgary.



the sightlines, and to the satisfaction of the City Project Manager.

One of our members said: "I hope all is in order but I was alarmed to see a backhoe parked above Charleswood and John Laurie, south of the gully from Brisebois Drive. I hope there is no plan to pave or gravel that path along the ridge crest. We have so many paved and manicured paths already on the Hill."

Here is an answer from the Zone 3 Parks Superintendent to the Ward 4 Councillor. "The backhoe is being used to construct the formal gravel trail that is on the attached construction drawings in a little square. It will be a designated trail replacing a worn desire line trail. The construction of the stairway and designated trails have gone as planned this year and look great."

Just a reminder: Nose Hill Park is a natural environment park, so please respect wildlife and plants. Do not pick the flowers or they will not be there for future park users and stakeholders.

In 2012, Council approved the *CalgaryEATS!* plan developing a field guide of wild urban edible plants in the area. Since many members of the public are already foraging in our green spaces, this project provides the opportunity to increase public education around wild harvest, while promoting safety, sustainability, and environmental protection.

This field guide will have information on urban food foraging, such as how to identify urban edibles, places where foraging can be practiced (details still to be worked out), how to prepare wild edibles, and avoid non-palatable or poisonous look-alike species.

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HOW DOES YOUR GARDEN GROW? Fall is in the air, it's time to start your clean up and to put your gardens to bed for the winter. If you need assistance, please contact Kathy at "A Garden Thyme" at 403-874-4142.

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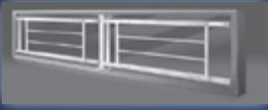


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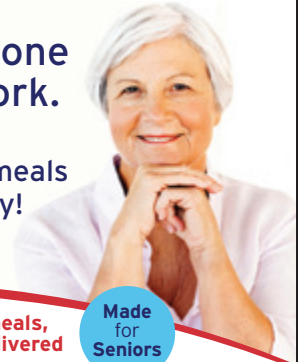
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2017 STATS	HAWKWOOD SALES	HAWKWOOD AVG PRICE	CITADEL SALES	CITADEL AVG PRICE
Bungalow	10	\$529,000	18	\$486,544
Two Storey	44	\$551,779	69	\$478,177
Split-Level	14	\$451,393	3	\$421,667
Townhouse	6	\$343,417	13	\$325,754
Condo	7	\$258,929	5	\$208,400
TOTAL SALES	81		108	
Avg Days on Market	36 Days		35 Days	

Backs on Park



\$543,900

126 Rocky Ridge Drive NW

- fully finished 4 bedroom two storey home
- hardwood & tile floors, newer roof, 2 decks
- white kitchen, mint condition, close to LRT

South Backyard



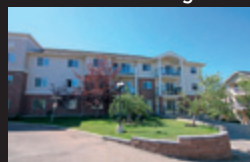
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7063 Edgemont Drive NW

- sunny 4 bedroom bungalow, fully finished
- gorgeous yard, 3 full baths, gas fireplace
- city & mountain views, backs on park

Calvanna Village



\$249,900

2313, 928 Arbour Lake Rd NW

- adult 50+, 2 bedroom / 2 bath condo
- top floor, balcony, underground parking
- oak kitchen, ensuite laundry, clubhouse

Pavilions at Rocky Ridge



\$249,900

313, 345 Rocky Vista Pa NW

- 2 bedroom / 2 bath condo, U/G parking
- white kitchen, corner unit, ensuite laundry
- upgraded carpets, balcony, amenities

Central Air



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239 Hamptons Drive NW

- Goldmark 3 bedroom+den walkout bung
- fully finished, newer roof, huge windows
- vaulted ceilings, white kitchen, hardwood

Extensively Renovated



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130 Scenic Park Crescent NW

- Maillot 3 bedroom two storey walkout
- Brazilian cherry floors, granite, 2 fireplaces
- fully finished, gourmet kitchen, upgrades

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99 Citadel Meadow Gv NW

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- big backyard, newer roof & granite

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