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PANORAMA HILLS | COUNTRY HILLS

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 Genstar Wing of Cardel Place
 11950 Country Hills Village Link NE • Calgary, AB T3K-6E3
 Phone: 403-226-6422 • Fax: 403-226-6421
 Email: admin@northernhills.ab.ca

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 104, 200 Country Hills Landing NW
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Alberta Health Care	403.31000
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
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Rockyview General Hospital	403.943.3000
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South Calgary Urgent Care Health Centre	403.943.9300
South Health Campus	403.956.1111
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Calgary Humane Society	403.205.4455
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Calgary Kerby Elder Abuse Line	403.705.3250
Alberta One-Call Corporation	1.800.242.3447
City of Calgary	311
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Last 12 Months PANORAMA HILLS MLS Real Estate Sale Price Stats

	Average Asking Price	Average Sold Price
May 2017	\$545,950	\$540,500
April 2017	\$515,950	\$521,000
March 2017	\$516,350	\$502,750
February 2017	\$514,200	\$495,000
January 2017	\$592,200	\$575,000
December 2016	\$494,900	\$483,500
November 2016	\$525,000	\$495,000
October 2016	\$509,900	\$493,250
September 2016	\$489,900	\$468,250
August 2016	\$519,900	\$512,000
July 2016	\$569,300	\$548,925
June 2016	\$569,900	\$562,000

Last 12 Months COUNTRY HILLS MLS Real Estate Sale Price Stats

	Average Asking Price	Average Sold Price
May 2017	46	26
April 2017	33	24
March 2017	34	22
February 2017	20	16
January 2017	18	8
December 2016	7	12
November 2016	17	11
October 2016	15	21
September 2016	25	17
August 2016	29	23
July 2016	30	24
June 2016	31	25

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

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403.775.4676

Alberta Health Services
Calgary, AB
403.943.4702

Calgary Immigrant Educational Society (C.I.E.S.)
Calgary, AB
403.29102

Calgary Opera
1315 7 Street SW Calgary, AB
T2R 1A5
403.262.7286

Calgary Public Library
616 Macleod Trail SE Calgary, AB
T2G 2M2
403.260.2600

Calgary Reads
105, 105 12 Ave SE Calgary, AB
T2G 1A1
403.777.8254

Canadian Mental Health Association Calgary
400, 105 12 Ave SE
Calgary, AB
T2G 1A1
403.297.1700

Canadian Progress Club
Calgary, AB
myraskerrett@shaw.ca
<http://www.progressclub.ca/calgary-city-centre>

Cerebral Palsy Association In Alberta
12001 44 Street SE Calgary, AB
T2Z 4G9
403.543.1161

CNIB Alberta and Northwest Territories
15 Colonel Baker Place NE
Calgary, AB
T2E 4Z3
403.261.7225

CNS volunteer opportunities. City of Calgary
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403.476.7224

CUPS. Health Education Housing
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Calgary, AB
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Even with Low Rates, You Can Invest for Income

By Toddye Kam, CFP®, CFA

With interest rates holding steady at an all-time low, many investors feel complacent about investing for a return. Clearly, low interest rates have a wide-ranging impact — but what effect will they have on you, as an individual investor?

If you need income from your investments, then the continuation of ultra-low interest rates may be a matter of some concern, particularly if you own certain types of fixed-income investments, such as term deposits or Guaranteed Income Certificates (GICs). While GICs guarantee to protect principal and offer flexible interest payment frequency, they are not risk-free. With low interest rates, you risk losing purchasing power. Still, fixed-rate vehicles may well have a place in your portfolio. If you're even somewhat dependent on your investments for income, you may need to broaden your search. Here are a few ideas to consider:

Build a bond ladder. Long-term bonds, by their nature, are more subject to interest rate risk than shorter-term vehicles. In other words, interest rates are more likely to rise during the life span of a longer-term bond — and when rates go up, the prices of existing bonds will fall. To help lower this risk, you may want to build a “ladder” of bonds of varying maturities. Then, if market interest rates are low, you'll still have your long-term bonds earning higher rates, but if rates rise, you can take advantage of them by reinvesting the proceeds of your maturing short-term bonds. But remember to work with your financial advisor to evaluate whether a bond ladder and the securities held within it are consistent with your investment objectives, risk tolerance and financial circumstances.

Consider dividend-paying stocks. You can find companies that have paid dividends for many consecutive years — and in some cases, increased their dividend payout each year. In the past year, companies in the S&P/TSX Composite have paid \$43 billion in dividends, and expected to pay out a record amount in 2013, according to Bloomberg data. (Keep in mind that the S&P/TSX Composite is an unmanaged index and is not



available for direct investment.) Of course, stock prices will fluctuate in value, and you may receive more or less than your original investment when you sell. Historically, dividend-paying stocks have been less volatile than non-dividend-paying stocks. Be aware, though, that companies can lower or discontinue dividend payments at any time without notice. Past performance is not a guarantee of future results.

Refinance your mortgage. Today's low rates are good news for borrowers. With tougher standards in place, it may not be as easy to refinance a mortgage as it once was, but if you qualify, you may want to think about refinancing. You may be able to save quite a bit of money on your monthly payments — and lower payments can translate into a greater cash flow. Plus, if you don't need all the savings, you can put some of the money into a Retirement Savings Plan (RSP) or another retirement savings vehicle.

Ultimately, an extended period of low interest rates is just one more factor to consider in creating and adjusting your investment strategy. Work with your financial advisor to help ensure low rates won't affect your income needs.



TAKE ON WELLNESS



Q & A with Dr. Prabhdeep Chahal

When should I first bring my child to the dentist?

The American Academy of Pediatric Dentistry recommends that a child be seen by a dentist when their first tooth erupts or by the age of 1. At this visit, I like to assess medical and dental history, teach parents tricks that help with oral hygiene, inform them on what to expect regarding teeth coming in or falling out, and any dietary or lifestyle modifications that may help prevent decay and keep their little teeth strong and healthy.

How safe are dental x-rays?

There is very little risk to dental x-rays! We are especially careful to limit the amount of radiation children are exposed to by using lead aprons and high-speed digital film.

How do I make my child's diet healthy for their teeth?

Make sure your child has a balanced healthy diet. Limiting the amount of sugars and starches aid to protect your child's teeth from decay. Your child should have set meals and snacks times, and should drink water in-between.

What should I do if my child has a toothache?

Call your child's dentist and schedule an appointment so they can check your child's teeth. Toothaches can be caused by many different things. In the meantime, over-the-counter children's pain medication, dosed according to your child's weight and age, might ease the symptoms.

How can I prevent tooth decay caused by nursing?

At-will breastfeeding should be avoided after the first primary (baby) teeth begin to erupt and other sources of nutrition have been introduced. Avoid putting anything other than water in their bed-time bottle. Also, learn the proper way to brush and floss your child's teeth from your child's dentist!



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OH, C^{ANADA!}

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The 4-season day

Heritage Minutes

Kraft Dinner

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Wayne Gretzky

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Contact 311 to request an accommodation or service for any City event, including public meetings, open houses or engagement sessions. Please provide at least two weeks' advance notice so we can coordinate the service.

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News from the Friends of Nose Hill

by Anne Burke

Guidelines and entry forms are at www.fonhs.org for our Nose Hill Park photo contest which is open to all. Submissions are due September 30th. Photos must have been taken between October 1st, 2016 and September 30th, 2017.

To better understand wildlife in Calgary, a wildlife monitoring program will start this year. To monitor wildlife, motion-activated cameras will be installed in 11 City parks, including Nose Hill Park and one provincial park, to take pictures of wildlife in those areas. The information from this monitoring program will be used to make better decisions when planning parks and other City spaces. See more at www.calgary.ca.

Once there is a database of images to classify, residents will be asked to help classify them using a platform called Zooniverse. This is a citizen science web portal owned and operated by the international Citizen Science Alliance. It is home to some of the internet's largest, most popular, and most successful citizen science projects; and will allow volunteers to participate in crowd sourced scientific research. More details will be shared when the program moves into that phase. Some of the questions to be explored over the next few years include:

Who calls Calgary home? While we can't directly measure populations with the data from our cameras, we can get a sense of what wildlife call Calgary home.

Where are they? Finding out where certain species are most likely to spend time allows us to target conservation and management efforts.

How do species live with each other? This program will help understand how species in Calgary might compete with one another, engage in predator-prey dynamics, or avoid one other. By evaluating the camera images, we begin to better understand the Calgary urban ecosystem, including how all the species interact.

How can humans and wildlife co-exist in a city? It is known that people change the way wildlife behave – some animals adapt well to humans, some are indifferent, and others avoid us. The camera data will allow a better understand of our impact on wildlife.

Please note: The City does not conduct gopher control in natural environment parks in Calgary. The Alberta government is responsible for wildlife management. The City of Calgary provides information as a public service.



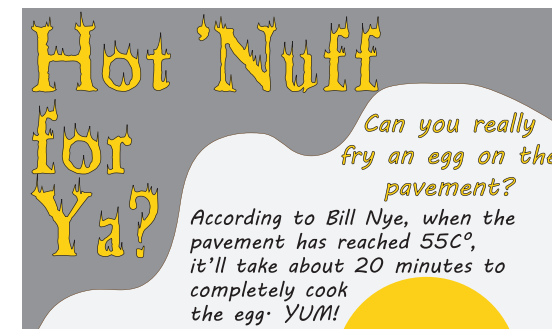
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As your Member of Parliament, I am honoured to serve you and represent our beautiful riding of Calgary Nose Hill while I'm in Ottawa. I believe it is important for Alberta to have a strong voice in the capital and as your MP I will continue to ensure that the voices of our community are always heard.

This Canada Day marks 150 years of Confederation and the birth of our great nation. As we celebrate, we have a chance to reflect on the great country we have become and look towards our bright future. Our country was built by people with strong convictions and commitments to their communities, and Canadians have maintained these traditions. Canadians demonstrate these values today as we draw strengths from our country's regional, cultural, and linguistic diversity.

As we look forward to the next 150 years, let us use this time to contemplate the Canada we want to shape and leave behind for the next generations. How can we build on Canada's notable past to build a brilliant future? I encourage all members of our community, and all Canadians to imagine what our country can achieve and work together to reach our goals as we celebrate this Canada Day.

Happy Canada Day!





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Stampede Breakfast

Again this year, we partnered with VIVO for Healthier Generations to help organize the annual Stampede Pancake breakfast on July 8th, starting at 8:30 AM.

The Northern Hills sees thousands attend our community's Stampede breakfast each year. It's great that so many volunteers help make this one of the largest Stampede events in Calgary!

I've had the pleasure of working with VIVO to host this event the past two years. Special thanks goes to VIVO's planning committee, meeting months in advance to make the 2017 breakfast a great success and an enjoyable time.

Funding Orphan Wells Cleanup

Thanks to a boost in funding to help address orphaned

wells across our province, Albertans will soon have a cleaner environment and, in the process, help create 1,650 jobs over 3 years.

During the spring session, the Alberta government moved to lend the Orphan Well Association (OWA) \$235 million to speed up reclamation of a growing number of oil and gas sites that no longer have a responsible owner.

The OWA is an industry-funded agency working to close and reclaim infrastructure from companies that are no longer in existence. The OWA's work involves removing equipment, sealing wells and ensuring the safety of the site.

Following the collapse of global oil prices, a growing number of Albertans were left with a mess of abandoned wells on their land. The Alberta government worked with the oil and gas industry to secure funding from the federal government for this important priority, knowing that Alberta's energy industry has the skills needed to do the work of closing these abandoned wells.

Funding came through in the 2017 federal budget and it will now be put to good use. The loan will be repaid over ten years by industry through the existing Orphan Fund Levy without adding a new tax or levy on industry, while ensuring that the "polluter pays" process remains intact – because Albertans should not be on the hook for the cleanup.

Our government is taking action to fix this problem that has been ignored for too long.

As Daryl Bennet from the Alberta Surface Rights Federation explains, "Speeding up the reclamation process will benefit landowners by preventing contamination, removing obstructions to farming operations and improving the food safety of crops and animals."

We will continue to evaluate how to best manage this problem both now, and in the future. Although this work is just beginning, we will continue to find ways to better protect people and our environment, while keeping Alberta a competitive place to invest.

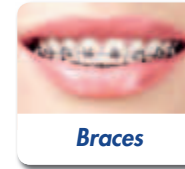


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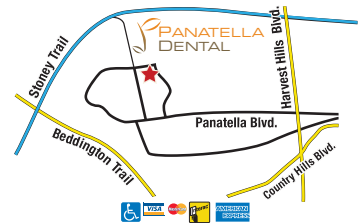
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