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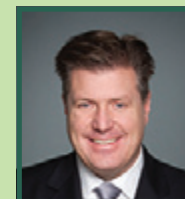
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Tuscany Community Association

Box 27030, RPO Tuscany NW
Calgary, AB – T3L 2Y1
president@tuscanyca.ca
www.tuscanyca.wordpress.com

Elected Officials



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FEATURE

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IMPORTANT CHANGES TO TAX-EXEMPT WEALTH TRANSFER STRATEGIES

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GUEST SPEAKERS:



PETER BOWEN, B.A.(Econ), CA
Vice-President, Tax Research and Solutions



M.C. (MIKE) MACOUN, CLU, CHS, TEP
Vice-President, Estate Planning Specialist



DATE: Tuesday, August 30, 2016

LOCATION: Canada's Sports Hall of Fame
169 Canada Olympic Road S.W.
Canada Olympic Park
Calgary, AB T3B 6B7

RSVP: Kara Weber
(403) 299-7374
kara.weber@rbc.com

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Tuscany mybabysitterlist			
Name	Age	Contact	Course
Amelia	13	403-374-0440	Yes
Amy	14	587-896-2462	No
Anika	14	403-923-3513	Yes
Breton	13	403-978-0056	Yes
Cicelly	15	587-225-4304	Yes
Claire	14	403-208-0002	Yes
Ekene	19	403-466-1134	Yes
Ellen	12	403-532-1010	Yes
Emma	13	403-240-0169	Yes
Eunice	19	403-801-0453	Yes
Faris	15	403-402-0950	Yes
Fiona	16	403-277-9441	Yes
Janeeta	18	587-284-9642	No
Jasmin	14	403-460-0370	Yes
Jenica	14	403-919-4090	Yes
Julia	16	403-667-5984	Yes
Julia	15	403-239-1297	Yes
Kaitlyn	16	587-436-9098	Yes
Kate	39	403-690-0410	Yes
Lipi	32	403-207-5350	Yes
Megan	19	403-547-1958	Yes
Melaine & Karina	16	403-239-5811	Yes
Nathan	13	403-668-4151	Yes
Payton	12	403-909-0340	Yes
Priya	12	403-966-6160	Yes
Shannon	14	403-208-8389	Yes
Shayla	15	403-826-5506	Yes
Zachary	13	403-984-7775	Yes

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Enroll free at mybabysitter.ca and choose the Calgary communities you would like to babysit in.

Calling All PARENTS

Visit mybabysitter.ca and find available babysitters in and around your community.

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 & AROUND CALGARY



Going on a Holiday?

A message from the Federation of Calgary Communities

Building Safe Communities Program

Summer is a great time to enjoy a vacation! But before you do, make sure your home is as safe and secure as possible. The keys to protecting your home when you are on vacation are not just the ones you use in your deadbolt lock.

Below are a few tips to help reduce your risk:

- Double-check your insurance policy to find out if and when you require someone to check in on your home.
- Give a trusted neighbour or friend a key and trip details and ask them to check in on your home.
- Don't advertise that you are going away.
- Create a lived-in appearance. Be sure the lawn is cared for while you are away, and stop any newspapers or have flyers collected from your door or yard. Set lights and a TV's on timers so your home is not dark during evening hours.
- Encourage a trusted neighbour to park their car in your driveway while you are gone.
- Ensure that your door and window locking devices are working and are locked when you leave.
- Disable your garage door while you are gone. Most have a switch that can be turned off. You can also put a padlock or similar device through the door tracks to ensure it cannot be opened.
- Put away, or secure all lawn furniture or tools (i.e. ladders) so they can't be used to assist a burglar in gaining access to the upper story windows of your home.

For more helpful safety resources, check out the Federation of Calgary Communities website at calgarycommunities.com and visit the Virtual Resource Centre.

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Tuscany

Real Estate Update

Last 12 Months Tuscany MLS Real Estate Sale Price Update

	Average Asking Price	Average Sold Price
June 2016	\$539,900.00	\$521,500.00
May 2016	\$534,900.00	\$512,500.00
April 2016	\$491,400.00	\$479,800.00
March 2016	\$499,900.00	\$494,000.00
February 2016	\$512,888.00	\$500,000.00
January 2016	\$499,900.00	\$481,750.00
December 2015	\$550,000.00	\$527,500.00
November 2015	\$510,000.00	\$491,000.00
October 2015	\$532,450.00	\$524,575.00
September 2015	\$514,900.00	\$497,000.00
August 2015	\$529,900.00	\$516,125.00
July 2015	\$524,800.00	\$510,000.00

Last 12 Months Tuscany MLS Real Estate Number of Listings Update

	No. New Properties	No. Properties Sold
June 2016	39	37
May 2016	42	32
April 2016	44	30
March 2016	38	30
February 2016	31	17
January 2016	31	8
December 2015	14	11
November 2015	19	17
October 2015	19	14
September 2015	25	19
August 2015	21	18
July 2015	22	23

To view the specific SOLD Listings that comprise the above MLS averages please visit tuscany.great-news.ca

Calling All Neighbours!



To have your Family profiled (Story and Professional Pictures) in the next edition of this Community Newsletter, please send us an email to TC@great-news.ca

IN & AROUND CALGARY

Where there's water, there IS a risk

Calgary's rivers, lakes and waterways can be a fun and refreshing way to spend a hot summer day. **Your Calgary Fire Department** wants to remind you about Water Safety.

Life jacket safety

Always wear a properly fitting life jacket or personal flotation device (PFD) when boating or rafting anywhere.

- Check the PDF or jackets size and weight restrictions.
- Start with the buckles and straps loose, do them up from the bottom of the jacket to the top. Make sure the jacket or PFD fits snugly.
- Test the life jacket or PFD once you have done it up; hold your arms over your head and ask a friend to grab the tops of the arm openings and gently pull. Make sure there is no extra room above the arm openings and that the jacket does not ride up over your face or chin.

Swimming is a lifesaving skill

Water skills give you the confidence to safely take part in water sports throughout your life. The City offers swim lessons for all ages, throughout the year. We also offer First Aid and National Lifeguard certification classes.

Remember, always keep toddlers or young children within arm's reach while in or around all bodies of water.

Before you raft or boat

Always **SCOUT**, **ASSESS** and **DECIDE** from shore before going on rivers, lakes and waterways.

Scout the river for potential hazards and check the weather and water conditions.

Assess the level of danger. Check for river advisories and assess the swimming and paddling skills of your crew.

Decide if it is safe to raft or boat.

Ensure you have emergency supplies on board with you.

For further information visit calgary.ca/CSPS/Fire/Pages/Safety-tips/Safety-tips-for-water/River-Safety.aspx

Did you know: The Calgary Fire Department has Fire-fighters trained in water rescue that work out of 6 station (downtown) 21 station (Silver springs) and 39 station (Douglasglen)?



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**AUGUST 5 TO 7
EXPO LATINO**

Each year, Expo Latino brings a variety of talented Latino performers to Prince's Island Park. This is a three-day celebration of Latino music, dance and culture. www.expolatino.com



**AUGUST 13
CALGARY JAPANESE
FESTIVAL OMATSURI**

The one day festival has plenty of fun, cultural activities appropriate for the whole family, including galleries of Japanese arts and crafts and food kiosks selling Japanese food. www.calgaryjapanesefestival.com



**AUGUST 13 TO 14
CALGARY DRAGON BOAT
RACE AND FESTIVAL**

This is a weekend of dragon boat racing on the Glenmore Reservoir, where Calgary embraces a sport that stems from a 2,000-year-old Chinese legend. www.chinatowncalgary.com/dragonboat



**YOUR COMMUNITY/CITY EVENTS
AT A GLANCE...**

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• **August 5 to 7 - Expo Latino:** Each year, Expo Latino brings a variety of talented Latino performers to Prince's Island Park. This is a three-day celebration of Latino music, dance and culture. www.expolatino.com

• **August 10 to 13 - Afrikadey! Festival:** This year marks Afrikadey's 25th anniversary. That's 25 years sharing the art, music and dance from cultures across the African continent. www.afrikadey.com

• **August 14 - Marda Gras Street Festival:** The neighbourhood street festival includes numerous food vendors, artisan booths and buskers. Also part of the festival is the sixth annual Marda Gras pet pageant, so get your pooch ready to shine. www.mardagrass.ca

• **August 18 to 20 - ReggaeFest:** According to the organizers of the festival, ReggaeFest will transform you into a "Rastafarian." There's music and there's food, and it's a festival all Calgarians need to attend at least once. www.reggaefest.ca

• **August 18 to 27 - GlobalFest:** This annual fireworks and cultural festival includes five impressive shows. The first of the fireworks shows synched to music is from China, followed by the Philippines, Spain and the USA. The finale is by Canada. www.globalfest.ca

• **August 20 to 21 - Antiquing at the Arc:** Spend hours rummaging through everything from furniture to militaria to art deco to toys and more at this annual antique show. www.antiquesbydesignshows.com

• **August 26 to September 5 - Calgary Pride Parade and Festival:** Celebrate Calgary's LGBTQ community and attend events during the Calgary Pride Festival. www.calgarypride.ca

**IN & AROUND
CALGARY**



**Chip in Fore Communities
and Golf With Us on August 12!**

Are you itching for a fun round of golf that includes lunch and dinner, as well as the opportunity to win amazing prizes like a trip for two to Mexico and up to \$15,000? If so, register today for the Federation of Calgary Communities 4th Annual *Chip in Fore Communities* Golf Tournament, presented by Save-On-Foods! The tournament will take place on Friday, August 12, 2016 at The Canal at Delacour Golf Club.

Registration fees are extremely affordable at only \$160 for an individual golfer and a discounted rate of \$600 for a foursome! Your fee includes lunch, a round of golf in a power cart, a delicious dinner, and the change to win one of many exciting prizes.

Visit calgarycommunities.com/events to register today!

There are 150 community associations in Calgary with more than 20,000 volunteers involved, making it the largest collective volunteer movement in the city! Community associations come in all shapes and sizes, are run by your neighbours, offer you endless opportunities, bring you together as a community, and are dedicated to addressing local issues and ensuring you love where you live. They can be the anchor for community life, but they need support to effectively operate in today's competitive not-for-profit world. The Federation of Calgary Communities is that support organization.

This golf tournament will help raise funds for the Federation of Calgary Communities to continue providing programs and services that help community associations build capacity, support and mobilize residents, be on the front lines of important issues in their community, and improve neighbourhood life in Calgary.

If you have any questions or are interested in finding out more please contact Rebecca Dakin with the Federation of Calgary Communities at communityrelations@calgarycommunities.com or (403) 244-4111 ext. 204.

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10 Common Questions About Hail Damage

Submitted by Alberta Allied Roofing Association

How I do I know if I have hail damage to my roof? Can I tell from the ground?

If you've had hail in your area, to determine if the shingles have been damaged a close inspection of the shingles has to be made from the roof. Usually you cannot tell from the ground.

If I think I have hail damage what should I do?

Call your insurance company and ask for an adjuster to come inspect your roof for hail damage. Call a reputable roofing company and ask for the same inspection. If there are any discrepancies between the adjuster's findings and the roofer's findings you may call for a "RE-INSPECTION" where your adjuster meets with the roofer to go over the roof together. Re-inspections are very common.

The insurance company must determine two things when assessing the amount of your loss:

- Was there sufficient damage to the roof to declare it a total loss? (Usually determined by 10 verified hail hits per 100 square feet.)
- What is the size of the roof and how many shingles will be needed to replace the roof

What does hail do to a roof?

Shingles are designed so that the granules block the UV of the sun and protect the asphalt underlayment. As the shingles age the granules fall off over time. As the asphalt is exposed the UV, it dries out and the shingle gets a "potato chip" appearance as the corners start to curl up. A shingle at the extreme end of its life is bubbled in appearance and is brittle to the touch. A 20-year shingle is warranted by the manufacturer to have a useful life, under optimal ventilation conditions, of 20 years.

Hail does several things:

- Accelerates granule loss
- Accelerates shingle aging.
- Voids manufacturer's warranties
- Leads to other associated problems

Do I need to get my roof replaced right away?

The insidious nature of hail damage is that it may pose no immediate threat to the structural integrity of the roof. However, many insurance companies have a "statute of limitations" of how long a hail claim is viable. If you have experienced a loss such as hail damage it is prudent to take care of the problem in a timely manner before it leads to other associated problems.

What does hail hit look like?

A hail hit on a shingle looks like a "bruise" or a dark spot where the granules on the shingle have been knocked off and the asphalt underlayment and sometimes the fiberglass mat is exposed. New hail hits will have a shiny appearance because the asphalt has been freshly exposed and has not had time to weather to a dull color.

Why would my insurance company replace my roof?

The purpose of homeowner's insurance is to protect homeowners against losses in their property's value due to damage that is beyond their control. If you have hail damage, you have experienced a financial loss in that your original investment of a 20-year roof (for example) has now been reduced to a 5-10 year useful life span. Your insurance company will compensate you for your loss and replace your roof.

Why does the estimate read that there are more shingles to replace than there are to remove?

The amount of shingles to remove from your roof is the

10 Common Questions About Hail Damage...cont'd

actual amount of square feet that it takes to shingle your roof. However, when putting on shingles, some shingles have to be cut to fit dimensions, ridges, hips and valleys. The insurance company adds 10% to regular ridge roofs and 15% to hip and ridge roofs to account for the loss of shingles.

My gutters and siding were damaged and the insurance company paid me for how many linear feet had to be replaced. When I called a contractor they had a minimum fee that was far in excess of the small amount the insurance company paid me. What can I do?

Your insurance company understands minimum charges such as these and has set prices they are prepared to pay as minimum charges for all trades. They do not give you the minimum charge up front because such a large percentage of their customers never call a contractor and just pocket the money. If you call your adjuster and ask for the minimum charge for the work, they will pay it without any hesitation.

In my adjustment, my insurance company deducted some money for depreciation, what is that all about?

Different insurance companies call the amount that they hold back different things. Some call it depreciation; other companies figure it in as a dump and removal fee. What it represents is the amount of money the company will hold back until they receive a signed contract from you and a contractor for the work. When they receive a signed contract, you will receive another check for the amount they have held back.

My insurance adjuster said there was no hail damage on his first inspection, I asked The Roofing Company, Inc.'s estimator to call him and request to walk through a re-inspection with him. On the re-inspection the adjuster concluded that there was hail damage and "totalled" the roof. Why such a dramatic turn around?

There are many different reasons that this happens so often. Sometimes adjusters get to a roof too soon after the actual damage and the hits haven't had a chance to weather yet. Sometimes the adjusters are inexperienced. Sometimes they were tired after looking at so many roofs that day. Sometimes they just make mistakes. The best results for the benefit of homeowner seem to be obtained when an experienced roofer walks through the inspection with the insurance adjuster and calls to the adjuster's attention any damage that he sees.

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How to enjoy the summer sun safely

By Paula Trotter

Do you know what causes more cases of cancer than tobacco? Ultraviolet (UV) rays emitted by the sun, which cause skin cancer.

Despite being largely preventable, skin cancer is the most commonly diagnosed cancer in Canada. Most skin cancers are easy to treat, but they do put you at a higher risk of developing cancer later in life and treatment can include disfiguring surgery.

And rates of melanoma – the most dangerous type of skin cancer – continue to rise in Canada.

As summer is now upon us, we want to remind you that being safe in the sun is the best way to reduce your risk of developing skin cancer.

Sun safety isn't about avoiding the sun. It's about protecting your skin and eyes while you're enjoying the outdoors.

And sun safety includes more than just applying sunscreen. In fact, sunscreen should not be your only defence against the sun. Use sunscreen along with shade, clothing, and hats – not instead of them.

Follow these Canadian Cancer Society prevention tips to safely enjoy the sun this summer:

- **Check the UV index daily.** Use extra precautions to protect your skin if the UV index reaches 3 (moderate) or more.
- **Cover up when the sun is at its strongest.** You need to be extra careful to protect your skin between 11 a.m. and 3 p.m. when the sun is at its strongest (UV index of 3 or more).
- **Cover up.** Wear a wide-brimmed hat and cover up as much of your skin as possible. Clothes generally provide better protection than sunscreen.
- **Use sunscreen properly.** Use a broad-spectrum and water-resistant sunscreen with a minimum SPF of 30. Apply generously – most adults need about two to three tablespoons of sunscreen to cover their body and a teaspoon to cover their face and neck.
- **Seek shade.** Sit under a tree at the park or an awning on a restaurant patio. Bring an umbrella so you can have shade whenever you need it.
- **Wear sunglasses.** Sunglasses (labeled UV 400 or 100% UV protection) can help prevent damage to your eyes by blocking a large percentage of UV rays.



Blue-winged Teal a Little Dabbler

By J.G. Turner

Photo credit: Alan & Elaine Wilson of Nature's Pics Online

The Blue-winged Teal's formal name (*Anis discors*) comes from the Latin words for "a duck" (*Anis*) and *discors* or "disc about the mouth" which may refer to the face pattern of the male. The adult male has a rounded slate blue head with a crescent shaped band of feathers behind its black bill and in front of its black eyes. The male has a light brown body with a white patch near the rear and a black tail, and shows a blue patch with a white border on its fore wings, especially when in flight. The adult female is a mottled or scalloped grey-brown with a whitish patch at the base of the tail and bill, and a dark line through its black eye. The bill is quite large. Blue-winged and Cinnamon Teal females and immatures are very hard to distinguish from one another.

This is a small (especially compared to the large Mallards common to Alberta waterways) dabbling duck (meaning that it feeds on the surface on vegetation or water insects just ducking its head under water, or by tipping right up, pointing its tail end upwards while feeding on submerged vegetation). It is only about 16 inches (40 cm) long, with a wingspan of 23 inches (58 cm) and weighing in at only 13 ounces (370 g).

This is the most common teal in Alberta's grassland and parkland areas. The best area for it to live in is likely to

have grassy spaces mixed with wetlands. It is most likely found in the calmer waters of marshes, sloughs, ponds and the weedy edges of small lakes. Nests are built in concealing grasses or vegetation on dry land, but near to water. You might see a Blue-winged Teal cruising near the shoreline (rather than out in open water) or resting on logs or rocks sticking above the water, on top of muskrat houses, on bare shoreline or mud flats. In the late summer they undergo a moult (during which they shed their old feathers and grow new ones), which prevents them from flying so they will spend this time in prairie sloughs or large marshes with good food supplies. Although it is found in the right habitat throughout the province, the Blue-winged Teal is most common in central and southern Alberta.

This little duck hangs out in pairs or small groups spending most of their time foraging in shallow waters. They are described as being "abundant" in North America, with numbers varying in response to water conditions, with drought causing populations to fall. They are the first ducks to go south in the fall and the last ones to arrive north for the breeding season in the spring. It is likely that they leave early and arrive back late because they are long distance migrators, some going as far as South America (a Blue-winged Teal banded in Alberta was found in Venezuela a month later). The oldest recorded Blue-winged Teal was a 23-year-old male, banded in Alberta and found in Cuba. Overwintering in Alberta is not common, but has been recorded in Calgary and at Wabamun Lake.

If you find an injured or orphaned wild bird or animal in distress, please contact the Calgary Wildlife Rehabilitation Society hotline at 403-239-2488, for tips, instructions and advice, or look at the website at www.calgarywildlife.org for more information.

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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.

YARDBUSTERSLANDSCAPING.COM: Weekly lawn mowing \$36, power-rake \$100, aeration \$50. 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.

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NORTHWEST ELECTRICIAN/PLUMBER: Affordable & Professional installations/repairs. Install/repair lights, ceiling fans, switches & outlets, garage sub-panel, hot-tubs, noisy bathroom fans, OTR microwave/hood-fans. Renos and basement developments. Plumbing: toilets/sinks/faucets, garburator and dishwasher installs. Licensed, certified, insured. Eighteen-year resident of Hidden Valley NW. <http://ca.linkedin.com/pub/nick-dabrensky/8/1b1/7b5/>. Call/text Nick 403-471-5553 or Nick@PlatinumElectric.net. "Bryan Baeumler Approved".

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HOW DOES YOUR GARDEN GROW? Is your garden looking tired or neglected? If so, it may need counselling. First, an onsite evaluation followed by session(s) that include advice, rejuvenation, maintenance and design of new, overgrown, or old flower and shrub beds. Please contact Kathy at "A Garden Thyme" 403-874-4142.

LIFE COACHING: Align with your power and manifest your desires with QSCA Certified Law of Attraction Life Coach Justine Turner, B.Ed. Contact her today for your free 30 minute session via phone. Justine can help you design an inspired action plan to create the career, relationships, health or finances that you've always wanted and completely deserve! Email: justine-ann@shaw.ca, www.facebook.com/justinelifecoach, cell: 403-479-4256.

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Whenever you find yourself on the side of the majority, it is time to pause and reflect.
Mark Twain


BRAIN GAMES SUDOKU

		1		4		6		
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		3		7		8		

FIND SOLUTION ON PAGE 17

Insects and Technology

The spider's web is the inspiration for a new technology that prevents birds from flying into tall building's windows. Embedded in the glass sheet is a pattern of chaotic UV-reflecting strands that birds can see.



Discovery Magazine



COUNCILLOR, WARD 1 WARD SUTHERLAND

P.O. Box 2100, Station M Calgary, AB, Canada T2P 2M5
Phone: 403-268-2445 • Fax: 403-268-8091
Email: ward01@calgary.ca
Web: www.calgary.ca/ward1

Summer has arrived. Ward 1 is fortunate to have several notable parks in its communities. Pack a lunch and enjoy a picnic while it is nice outside. Take a stroll through your community park at the 12 Mile Coulee Natural Environment Park, Bowness Park, Shouldice Park, Baker Park, Bowmont Natural Environment Park, or the BirthPlace Forest in Silver Springs.

Parks are an essential part of quality urban living. We use our parks for sports, festivals and exercise as well as for quiet respite and enjoyment of nature. Great parks contribute to healthy communities and a high quality of life in Calgary. **If you have a dog, let's remember to take care of our precious parks by picking up after your pet.** Get involved and learn how you can educate other dog owners by signing up for the Off-leash Ambassador Program or attend a Pick Up Pooch's Poo Yourself (P.U.P.P.Y.) program. Contact the Ward 1 Office at ward01@calgary.ca for more information.

Some of the parks are still in various stages of restoration, repair and growth. Note that Calgary Parks has created a Pathways & Trails 2016 Work Plans Map. This map details the proposed locations of work for 2016, includes work for future years (2017+), and shows locations completed in 2014 and 2015. As well, the map shows existing pathway lifecycle projects as well as new missing link connections. The "live" document that will be frequently updated so check the list periodically throughout the year to keep up-to-date and current at www.Calgary.ca.

Want to know more about municipal and community updates in your community? Sign up for Councillor Ward Sutherland's community e-newsletter at www.WardSutherland.com



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A Safety Management System (SMS) is all about managing the safety interaction you have with your workers. It's an overall strategy to help you communicate information on hazards and best practices in your workplace so you can develop a stronger, lasting culture of safety within all stakeholders in your organization.

IN & AROUND CALGARY

EMS: Heat Related Illness

With the return of summer weather, Alberta Health Services EMS would like to remind everyone to stay safe in the heat and sun this season. While children and the elderly may be more susceptible to the effects of heat and sun, basic prevention measures should be taken by all to avoid a heat related illness during periods of hot and humid weather.

Heat exhaustion

- Heat exhaustion can occur due to excessive fluid loss during periods of prolonged sweating in a hot and/or humid environment (indoors or outdoors).
- Patients may suffer headaches, weakness, fatigue, nausea/vomiting, thirst, chills, and profuse sweating.
- The patient is usually cold and damp to the touch and the skin may appear pale or dusky gray.

Heat stroke

- Heat stroke is a medical emergency which, without prompt treatment, could be fatal.
- It occurs when the body can't cool itself naturally (e.g. perspiration). The body's temperature will continue to rise to dangerous levels.
- Due to severe dehydration and the inability to sweat, the patient may appear flushed, and skin may be hot and dry to the touch.

First aid

- First aid for all heat related illness begins with removing or sheltering the patient from the hot environment.
- Remove excess or tight fitting clothing, and allow them to rest in a cool environment.
- If the patient is conscious and alert, provide suitable fluids such as: water, juice, or a sports drink.
- If you are concerned, seek medical attention or call 9-1-1.

Prevention

- Stay well-hydrated by drinking plenty of water.
- Be aware that excessive alcohol consumption will promote dehydration.
- Always wear a broad brimmed hat to keep the sun off your face and neck.
- Apply waterproof sunscreen with an SPF of 50+, especially for children. The sun's UV rays peak between 10am-4pm, even on cloudy days.

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
Kerby Centre for the 55 plus	403-265-0661
Community Mediation Calgary Society	403.269.2707
RNR Lockworks Ltd.	403.479.6161
Road Conditions – Calgary	511
Weather Information	
Gamblers Anonymous	403.237.0654

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Deadline – 1st of each month for the next month's publication

Contact news@great-news.ca

- ◆ Free announcements: lost/found, household items for sale, wanted, garage sale, student/senior services, etc.
- ◆ Forty word limit

BRAIN
GAMES

SUDOKU

9	3	1	2	4	5	6	7	8
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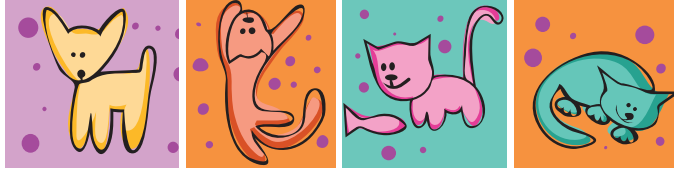
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PET INSURANCE



is for everyone, including Vets

Twenty-eight years ago as a new veterinarian, I saw the emergence of the pet insurance industry. Premiums seemed high, and I believed a little money put aside each month it would cover most emergencies. As time passed and veterinary medicine made massive advances my opinion reversed and I believe every owner should try to carry some pet insurance. Pet insurance companies have tailored their plans from covering only emergencies with high deductibles and low premiums to plans that offer complete wellness programs for pets.

Today if you acquire a new pet, most shelters, rescue organizations, pet stores, and many organizations will offer free or trial insurance for a period of time. The Canadian Kennel Club offers limited trial insurance to anyone acquiring a purebred registered puppy. In my clinic we distribute several brochures for pet insurance and companies now offer trial insurance to new patients coming in to the hospital within in a limited period of time. Some specific breeds and older pets are assessed on an individual basis and companies always require a client release their pet's medical records to assess the pet for pre-existing or genetic conditions. A client recently expressed an intention to start insurance on a pet with severe chronic skin disease; it is unlikely any company will take this pet on without an exclusion for the pre-existing condition. This is not unlike what we would encounter if we were acquiring our own health insurance. My experience has been that most companies with new pets on the books will look at something like a mild ear infection and remove an exclusion if the pet has remained clear of a further ear infection for six months. Insurance companies want to make money, but the benefit of knowing a catastrophic illness or accident is covered is priceless.

My mother's dog is the center of her life in her senior's facility. Last month, on a Saturday night, it became obvious Maggie was critically ill and I took her to the C.A.R.E. Centre for an ultrasound. Two hours later the surgical team led by a board-certified surgeon removed her gall bladder that had ruptured and started to treat her for bile peritonitis. Over the next week she was moved by ambulance to the intensive care at the Western Veterinary Specialty Centre with a central line, nasal cannula, and many other medical interventions, all from which she emerged healed. Few

people would have been in the position to afford this level of care without insurance, and I as a general practitioner could only watch specialists utilize these cutting edge tools and skills to save Maggie's life. That rare case that can only be saved by this level of intervention is why even veterinarians and their families need pet insurance. Insurance plans can cover everything. These comprehensive plans cover all preventative medicine, annual exams, vaccinations, specialized medical diets, and everything else. Today in Calgary your pet can get an MRI, CAT scan, be treated with chemotherapy for cancer, and be referred to as diverse a group of specialists as you will see at the Foothills Hospital. Kidney dialysis is on the horizon. There are alternative practitioners offering acupuncture and homeopathic treatments. Rehabilitation facilities exist with underwater treadmills. Plans are available which include nail trims, dental cleanings, annual blood work, kenneling, the expenses incurred if you lose your pet, and even holiday cancellation insurance if your pet becomes ill.

The least expensive plans only cover emergency accidents. With the advent of urban leash laws and cat bylaws, the frequency of pets being admitted after being hit by cars, something I once saw on an almost daily basis, I now rarely see. Insurance premiums are further lowered by having high deductibles or the company paying a lower reimbursement percentage. Companies assesses every pet and client individually to meet their needs and budget

I overheard a client recently ask for their receipt from my receptionist to make a claim. As I paused to greet the client she told me that she was insured through a company I was unfamiliar with. Her husband's employer has a group health benefit plan for all staff. This plan recognizes that studies show that people with pets are healthier and live longer. Therefore, this group benefit plan covers the veterinary care of the employee's pets. As an ardent believer the Human-Animal Bond, I am absolutely astounded by the evolution of pet insurance in our society. We still can't get insurance for pets other than dogs and cats but I am told it is on the way for birds, and small pocket pets. May you and your pets be safe and well and never need the emergency part of your pet insurance.

Jennifer L. Scott, D.V.M.

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Bi-Level	2	\$432,000
Bungalow	7	\$550,643
Two Storey/Two Storey Split	106	\$538,807
Townhouse	14	\$328,521
Condo	16	\$354,207
Villa	1	\$707,500
TOTAL	146	
Average days on Market	38 days	

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\$429,900

273 Tuscany Springs Way NW

- Heartland 2 bedroom+loft two storey
- hardwood, oak kitchen, sides on park
- 2 car garage, low-maintenance yard

TEXT T882926 TO 85377



\$379,900

82 Valley Ridge Heights NW

- The Highlands, sunny 2 bedroom villa
- hardwood, vaulted ceilings, 3 full baths
- fully finished, white kitchen, clubhouse

TEXT T814688 TO 85377



\$899,900

343 Tusslewood Terrace NW

- to-be-built, 4 bedroom+den two storey
- huge yard, cul-de-sac, upgrades galore
- bonus room, hardwood & granite

TEXT T971207 TO 85377



\$949,900

26 Rock Lake Heights NW

- Crystal Creek 4 bedroom+den two storey
- walkout on pond, hardwood & granite
- bonus room, 3 car garage, July 2016 posse

TEXT T997307 TO 85377



\$519,900

2208, 10221 Tuscany Blvd NW

- Villa d'Este 2 bedroom / 2 bath condo
- 2 underground parking, granite, A/C
- West-facing, overlooks ravine, mtn views

TEXT T866888 TO 85377



\$759,900

11 Tuscany Estates Close NW

- upgraded 4 bedrooms up+den two storey
- hardwood & tile, rare 3 car garage
- bonus room, maple kitchen w/granite

TEXT T863037 TO 85377



\$829,900

103 Tuscany Estates Close NW

- Landmark 5 bedroom+den two storey
- finished walkout, bonus room, granite
- maple kitchen, backs on greenbelt

TEXT T819936 TO 85377



\$1,100,000

303 Tusslewood Terrace NW

- Crystal Creek showhome, 3 bedroom+den
- 3 car garage, extensive upgrades/extras
- cul-de-sac, bonus room, 2nd floor laundry



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