November 2016

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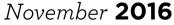
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GRASSI LAKES TRAIL BEGINNER: 3.8 KM LOCATION: Spray Lakes Road, 2 Kms past the Nordic Centre on the left, down a hill. ELEVATION CHANGE: 250 m DURATION: 1-2 hours

ELEVATION PLACE

Photo credit Tom Scrace



To have your family profiled (story and professional pictures) in the next edition of this newsletter, please email CAN@great-news.ca



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700 Railway Avenue, Canmore, AB T1W 1P4 Phone: 403-678-8920 canmore.ca/elevationplace

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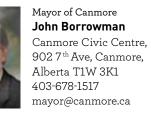
PUBLIC WORKS

100 Glacier Drive Canmore, AB - T1W 1K8 Ph: 403-678-1580

IMPORTANT NUMBERS

СІТҮ	
Town of Canmore	403-678-1500
Bylaw Services	403-678-4244
ALL EMERGENCY CALLS	911
Canmore Fire & Rescue	403-678-6199
RCMP	403-678-5519
SCHOOLS	
Elizabeth Rummel School	403-678-6292
Lawrence Grassi Middle School	403-678-6006
Canmore Collegiate High School	403-678-6192
Our Lady of The Snows	403-609-3699
École Notre-Dame des Monts	403-609-0002
CHURCHES	
Canmore Community Church	403-678-2399
Our Lake of the Rockies Catholic Parish	403-678-5002
Ralph Connor Memorial United Church	403-678-5354
Rocky Mountain Victory Church	403-678-9807
St. Michael's Anglican Church	403-678-5191

ELECTED POLITICIANS



MLA for Banff-Cochrane **Cameron Westhead** 102, 721 Main Street, PO Box 8650 Canmore, AB - T1W 0B9 403-609-4509 banff.cochrane@assembly.ab.ca



🛱 AT A GLANCE

Community Events

Bring your own Vinyl and Games night

Wednesdays 8-12 pm at Where The Buffalo Roam Saloon #2 626 MAIN ST. Canmore, AB **403.675.2222** Canmoresaloon.ca

Wine Down Wednesdays

Wednesdays 5-10 pm at Tapas Restaurant 633 10 St, Canmore **403.609.0583** C tapascanmore.ca

Pine Tree Players presents **GOD of CARNAGE** Wed, November 16, 7:00pm to

Sun, November 20, 10:30pm Canmore Miners' Union Hall 738 7 St, Canmore, **O** pinetreeplayers.com

artsPlace Canmore presents Marc Atkinson Trio

Fri, November 25, 7:30pm - 10:00pm artsPlace Theatre. 950 8th Ave, Canmore @artsplacecanmore.com



JAM

Open Jam Night

Thursdays 9pm - 2am at Tavern 1883 709 9th Street, Canmore **403, 609,2000** Q tavern1883.com

Vic Lewis **Band Festival**

Nov 6-8, 2016 ArtsPlace Theatre, Canmore 950 - 8th Avenue Sartsplacecanmore.com

Canmore Christmas Artisans Market

Nov 19-20, 2016 Canmore Collegiate High School | 1800 8th Ave Canmoreartisansmarket.com

Rotary Club of Canmore **Festival of Trees**

Dec 1-31, 2016 Canmore Civic Centre, 902 - 7 Avenue, Canmore O rotaryfestivaloftrees.ca







III CULINARY FILE

Lunch Bowl with Basil Tahini Dressing

By: Rae-Ann Hagen, Registered Dietitian

unch bowls are a great alternative to sandwiches to take as a packed lunch. They are filling, delicious, satisfying, don't need to be heated, and packed full of veggies! Since I already had chicken and bulgur pre-cooked in the freezer this bowl came together in about 15 minutes.

It could also be made be made the night before while you are prepping dinner to save time in the morning, just keep the dressing separate until right before you eat it so the vegetables don't get soggy.

Often I've heard "I know I need to eat more vegetables but don't know what to do with them" - well this lunch bowl is one great way to add them in. The basil in the dressing keeps it fresh and the tahini gives a savoury roasted flavour. Depending on how much you like garlic you can either omit it all together or add up to 1 clove, for me half of a clove is the perfect amount.



Dressing Ingredients

1 tbsp Tahini 1 tbsp Olive oil 1 tbsp Apple cider vinegar 2 Basil leaves 1/2 Clove Garlic Salt & Pepper to taste

Lunch Bowl Ingredients

½ cup cooked bulgur (about ¼ cup uncooked)*
2-3 oz cooked chicken**
1 large carrot
1/2 pepper
1/4 cucumber
2-3 radishes
2-3 leaves of kale
handful of spinach

Directions:

- Combine all dressing ingredients and blend until smooth.
- 2. Shred carrots.
- 3. Chop pepper into bite sized pieces.
- 4. Slice cucumber and radishes.
- 5. Roughly chop kale and spinach.
- Add all ingredients to a bowl and drizzle dressing over top.

* I often cook bulgur in large batches and freeze in 1/2 cup portions. Bulgur is cooked by adding one part bulgur to two parts boiling water and simmering until all of the water is absorbed.

** This recipe works well with chicken breast or thighs. This can be a good way to use leftover chicken from the night before or chicken that you made previously and froze.

DECEMBER 3rd, 2016

presents

Prophets of Music is dedicated to supporting emerging Canadian artists in the creation of exceptional original music. We provid resources, mentorship and education in music fundamentals, artistic development, perform business essential

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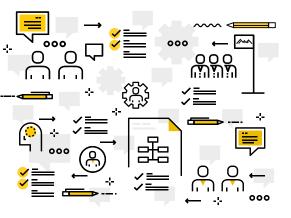
. Jocelyn Alice // Chris Stills // Mocking Shadows //

Special Guests // for an evening of exceptional music at the Palace Theatre (Flames Central). Tickets available soon prophetsofmusic.org // For information on our programs and community outreach initiatives visit: prophetsofmusic.org

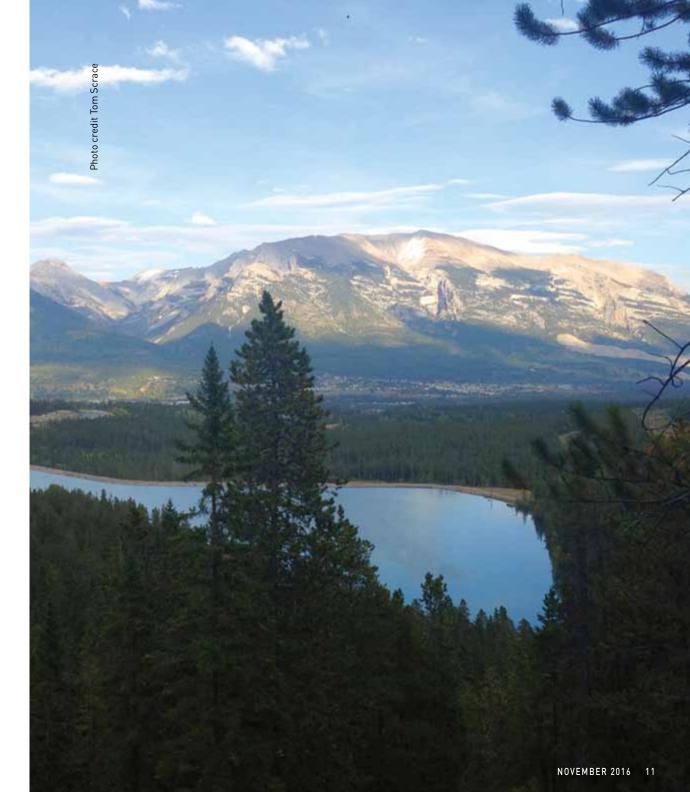


COUNCIL MEETINGS

www.canmore.ca | chyde@canmore.ca



1st Tuesday of each month	5 pm	Regular business meeting
2nd Tuesday of each month	1 pm	Committee of the whole meeting
2nd Tuesday of each month	6 pm	Reserved for the scheduling of special meetings, including public hearings
3rd Tuesday of each month	5 pm	Regular business meeting
4th Tuesday of each month	5 pm	Reserved for the scheduling of special meetings, including public hearings



22 PUSH UP CHALLENGE

By Vanessa Gillard

he veterans of the Canadian Armed Forces are in the front of our minds this November as we mark Remembrance Day. While we solemnly observe this day of homage; when we wear our crimson poppies over our hearts and attend ceremonies all over Canada and around the globe, "the 11th hour of the 11th day of the 11th month"—marking the end of the First World War—is a time for reflection on all that veterans, and the men and in women in action have sacrificed.

There are numerous ceremonies and charities that observe this day and its honourees, and one such organization, Wounded Warriors Canada, has challenged Canadians in a new way to raise funds and attention to the rate of suicide among our Canadian Armed Forces members, veterans and first responders.

In Canada, we lost 160 veterans to suicide between 2004 and 2014 – greater than the total number of Canadian Armed Forces members killed during the war in Afghanistan. The 22 Push Up Challenge is asking that people see these numbers as a call to action, a call to support those who have come home and need our support.

If you frequent Facebook you may be familiar with the campaign, and that is what's a little

different about this charitable challenge, it is intended to encourage participation through social media.

The idea is that the participant will do 22 push ups for 22 days and videotape their campaign, which they can then post to social media each of the 22 days. Participants are encouraged to nominate others to "join the fight" and tell people what this challenge means to them. Each participant is also encouraged to donate \$22 to Wounded Warriors Canada. According to their website, they've had a great response:

"I have a brother in the military and my father also served. I think we all know someone who's been impacted either directly or indirectly from this. The 22 Push Ups Challenge is such a small way that we can let them know, we're here for them. We want to help. We've had people who can't physically do the push ups do squats or crunches instead. It's really about the intention behind the action and making the \$22 donation."

Charities benefiting veterans are plentiful, so if the 22 Push Up Challenge doesn't appeal to you, be sure to look into the other ways to give back to this community.

For more information on Wounded Warriors Canada visit www.woundedwarriors.ca.



www.canmore.ca | events@canmore.ca

Catch, Linda Frena

Where: Three Sisters Gallery, Elevation Place, 700 Railway Ave, Canmore from October 26 - November 23 Opening Reception Friday October 28.

Pecha Kucha Night

20 slides and 20 seconds per slide are the requirements for telling your story! The theme of the night will be "Home" as a way to celebrate the diversity of Canmore.

Where: 808 Spring Creek Drive, Canmore, Alberta When: Wednesday, November 2, 7 pm.

Materials as Metaphor Katherine Cooke

Where: artsPlace 950-8Ave Thursday, November 3 at 7pm.

Multicultural Potluck

This will be a wonderful evening of amazing international dishes from our local community.

Bring, your friends and family, pack your own cutlery and plates to reduce waste, bring your favorite dish to share, and a recipe card showing all ingredients.

Where: Canmore Legion, 834 7 St, Canmore When: Friday, December 9, 2016 6 pm - 9 pm It is free and everyone is welcome. LIVERight Health Forum

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magine exploring the backcountry with all the essentials for an overnight, a weeklong trip, or even months at a time but you are on
your bike.

Just a few years ago that would have seemed to be only something you could do while on a roadstyle touring bike with racks and panniers and was also limited to the warmest times of the year.

In just a few short years the bike industry has taken to hear the concept of riding a mountain bike with enough gear to ride the continental divide from Banff to Mexico. A small group of avid cyclists and an innovative group of entrepreneur/adventure seekers set out to turn bike touring and mountain biking into a full blown race-style expedition.

Bike packing has been made possible by relentless innovation from bike manufacturers and small companies creating lightweight solutions to carrying the essentials on your bike. Frame bags, seat bags, top tube bags, front handle bar rolls, feed bags and so many more little inventions have been made to allow a lightweight bike and travel gear set up to be achieved. Most bags are waterproof and use compression to hold the contents in place while riding on varied rough terrain.

So whom is bike packing intended for? It's actually amazing to see how diverse the bike packing community is: from the ultra fit cyclists, to the weekend warrior, male, female, couples of all ages and even full on families taking it up.

It's an adventure that almost anyone can enjoy if they have a few basic skill sets: first, basic mountain



bike skills, second, an understanding of back country activities such as hiking, third, a keen sense of adventure, and fourth, a willingness to keep learning and evolving with the sport.

Numerous websites, Facebook pages, talks, summits, video series and small guide books are becoming more and more available to help the new bike packing enthusiast navigate the pit falls and help them through the learning curve.

One of the challenges bike packers currently face in our province is an understanding of good bike packing routes, camping locations, and access that is close enough for short weekend adventures. Luckily GPS, local experts, and the quick pace at which this sport is moving forward should make those challenges a bit easier to navigate in the near future.

For those looking to try bike packing for the first time but want to do it on the lighter side, options do exist with destinations in the province offering back-country style accommodations, such as yurts and cabins.

This way, sleeping gear and cooking gear can be left behind so you can travel lighter or experience the concept first before over committing.

If you are looking to rent a bike specific to bike packing, some rental shops now offer packages. Those packages can include your bike, all your bags, backcountry advice, suggestions for routes, and even maps.

So, the next time you're out hiking or driving in the back country and see an odd looking bicycle with a smiling pilot, just know that they are the new face of adventure by bike.

BUSINESS OF THE MONTH



Rebound Cycle and Adventure Center

onnecting the dots while on a weekend adventure or vacation in a new location can be a real challenge; from accommodations, restaurants, rental gear, trail access and wildlife updates, your vacation can become overwhelming, very quickly. Sound familiar? Well have no fear, Rebound is here to help.

Locally owned and operated Rebound Cycle is your gateway to an amazing mountain experience, located at the end of Main Street in Canmore since 1998.

A truly community-based organization with deep roots in trail building, volunteering, involvement with many local cycling and non-cycling events, kids clubs and much more.

Rebound offers a topnotch customer service experience and a can-do attitude for all those looking to have a great mountain holiday. Summer or winter if you can dream up an adventure, they can help you plan and execute it with their many local partners. From a weekend-long fat-bike adventure, a combo SUP and bike rental day, to a casual ride then massage followed by a romantic dinner, they are your number one resource.

Rebound sells new and used bikes, clothing and accessories from industry leading brands. Brands include Trek, Scott, Salsa, Devinci, Pivot, Niner, Race Face, Maloja, Sugoi, Craft, Pearl Izumi and many more. While tending to each customer's individual needs, Rebound Cycle is committed to being educators in their fields, not only suppliers.

Additional services Rebound offers range from a full-service bike shop and service center, professional bike fitting service with a level 2 bike fitter, group rides, an ambassador program and now a standalone bike and (SUP) paddleboard rental center.



The Rebound Adventure Centre has taken off since its grand opening in spring of 2016 and offers all types of bikes for the hardcore trail rider to the casual Legacy trail enthusiast who can rent road bikes or even try out one of our new pedal assist E-bikes.

During the winter months, the Rebound Adventure Centre transforms and rents out snowshoe packages as well as Fat tire bikes so you can explore local path or even single track during the winter months.



Rebound Cycle and the Rebound Adventure Centre are open 7 days a week 12 months of the year 10am – 6pm daily and close at 5pm on Sundays. Rebound and the Adventure Center take reservations online, by phone or drop in. www.reboundcycle.com / 403-678-3668.







***** HOME GARDENING

A ROSE IS A ROSE

By Barbara Shorrock

e don't have a number for how many gardeners in Calgary grow roses, but Lois Hole tells us that 4 out of 5 in England do, where the rose is the national flower. There is enormous variety in the <u>Rosa</u> genus, with many new varieties being developed every year across the world.

Here in Calgary, we have our own particular challenges with altitude, short growing season, Chinooks, periods of drought and snow possible every month. Nevertheless, roses are hugely popular and many thrive in our gardens, just like their owners (or servants, if you choose to care for the more tender types). If you look on book store shelves, you will find volumes of books on how to choose, how to care for, how to master the art of rose growing. Beware the lovely picture-laden tomes written for other climates – pretty to look at but impossible here. For the purposes of this article, we will talk about only those roses that can be grown successfully in Calgary.

Hardy roses can survive our winter on their own without extra work by the gardener. They are tough. Size-wise, they vary from miniature and ground cover types only a few inches tall to great shrubs, climbers, hedges and every size in between. The flowers themselves can be single (12 petals or less), semidouble (13-20 petals) or double (20 or more petals).

Colours vary from pure white through all the pinks and reds to peach and yellow. Some of them, like Morden Sunrise, have a range of colour in each bloom. They are most often grown on their own rootstock.

Most "Old Garden Roses" bloom only once per year, but within that three or four week period produce as many blooms as others who bloom for months. Even though labelled "hardy", it can be a good idea to mulch them in the fall as if they were tender.

"Parkland Roses" are bred specifically for Canadian prairie conditions at Morden, Manitoba. They are extremely hardy and most bloom all summer long. Anything with "Morden" in its name is a Parkland rose.

"Explorer Roses" were created by Agriculture Canada and are named for Canadian explorers, a particularly tough and hardy breed of men. These modern shrubs are crosses of *Rosa Rugosa* or *Rosa Kordesii. John Cabot*, for example, will grow up to 7 feet tall, and blooms until stopped by frost.

"Canadian Artists" is the newest series of hardy roses, developed in Canada and named in celebration of Canadian artists. They are bred to be exceptionally hardy, reliable, and disease resistant. Look for names like Emily Carr and Oscar Peterson. Tender roses need more help from the Calgary gardener. Briefly, you must mulch them in the fall, and make an effort to cover them with snow if Mother Nature is stingy throughout the winter. This category includes Hybrid Teas, Floribundas, Grandifloras, English roses, Miniatures and most grafted roses.

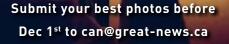
The serious rose grower may go so far as to dig them up and bury them in a trench in an empty bed for protection, but a good layer of peat moss and something to keep it in place, like black soil or old carpet should be effective. Styrofoam boxes and insulated tarps also work. If your roses are in pots, you can move them into an insulated heated garage, remembering to water them from time to time as they rest. Hybrid Teas are the darlings of rose society competitions, but don't always make a grand show in the garden. Floribundas give a bouquet on every branch. Grandifloras are the best of the Hybrid Tea and Floribunda, providing long-stemmed clusters that repeat and repeat.

There you have it - we are spoiled for choice. Calgary has an enthusiastic Rose Society, with knowledgeable members who would love to help you.

Barbara Shorrock is a retired realtor, gardener, writer, reader, and traveler. She can be found most first Wednesdays at the Queensland Garden Club in Queensland.

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By Vanessa Gillard

Using plastic products has become common place in our coming-and-going these days. Recycling can alleviate some of the strain on the environment caused by waste but certainly not all of it.

According to the Green Education Foundation, of the 30 million tons of plastic waste generated in the US in 2009, only 7 per cent was recycled. Making changes to your daily routine can lead to peace of mind and healthier lifestyle habits too. Here are 17 ways to make your environmental footprint a little less heavy:

- 1. Plastic straws are a big contributor 7. to daily waste. Consider buying a stainless steel or glass straw or forgo using one at all.
- 2. Many cities have banned one-use plastic bags; a single plastic bag can take 1,000 years to degrade. Use a reusable shopping bag; there are many tutorials for making your own out of everyday items too.
- 3. Put gum on your "plastics-togive-up" list. Chewing gum is made of synthetic rubberotherwise known as plastic. Ew!
- 4. Purchase products in boxes instead of plastic bottles and containers. Cardboard is less taxing to degrade and recycle.
- 5. Buy in bulk. Fill up your reusable bag or container and save money while you save yourself recycling duty.
- 6. Reuse containers for storing leftovers, knickknacks, kitchen ingredients, small toys and shopping in bulk.

- Carry your reusable bottle or mug with you and use for your beverages on the go.
- 8. Bring your own container for takeout or your restaurant doggy-bag. Many places use Styrofoam, let them know you don't want it beforehand. There are great stainless steel alternatives available.
- 9. Instead of using a plastic lighter, stock up on matches or use a refillable metal lighter.
- 10. If you avoid frozen food, you'll avoid far more plastics as well, and, as a bonus, you'll eat less processed foods.
- 11. Avoid using disposable plastic-ware at home and request that restaurants not pack it in your takeout.
- 12. Often if you shop at a smaller market or a farmers' market vendors will allow you to reuse containers for berries and tomatoes and such. Ask!

- 13. Diapers are one of the worst offenders when it comes to plastic waste. The EPA estimates that 7.6 billion pounds of disposable diapers are discarded in the US every year. Use cloth diapers; there are many cloth diaper services available to clean up after baby.
- 14. Make fresh juices or eat fruit instead of buying bottled juices. It's better for you as well.
- 15. Making your own cleaning products is surprisingly simple, effective and thrifty. It can be as simple as lemon juice and white vinegar. Kid friendly, too!
- 16. Pack your lunch in reusable containers and bags, and avoid products that are single serving.
- 17. Use a razor with replaceable blades instead of disposable, there are fun companies that you can pay a flat fee to who will send you replacements every month.



📽 PET TALK

How to get Mom to agree to a Pet Lizard!



By Jennifer L. Scott, D.V.M.

I always wanted a pet reptile as a child, but like the myriad of other exotic pets I campaigned for, I was never successful in acquiring a snake or lizard. Now as a veterinarian and Mom of two boys I get to vicariously have all kinds of wonderful pets. "The boys wanted it"; this is the story my husband gets and I'm sticking to it. Fortunately with a little research and the help of a fellow lizard lover we became the proud owners of a Leopard Gecko called "Gecky".

Gecky, the Leopard Gecko, is a perfect pet in my eyes. He eats mealworms and crickets that are dipped in a calcium powder. He has a little container of a vitamin-mineral mixture he snacks on and a small water bowl. Room light is sufficient with a small heated pad stuck to the tank bottom providing additional heat he can move away or towards as he needs. Leopard Geckos can't even get out of the tank if the lid is left off by small children. Gecky did have a heat lamp (unnecessary) but that was eliminated when my six-year old tried to burn the house down. This sweet little creature will happily sit on your shirt through an evening of television. A dampened tissue is placed in the corner of the tank Gecky chose to use as his bathroom so cage cleaning is a breeze. This is a fabulous lowmaintenance pet for young children with minimal supervision during handling periods. It is really gross when the tail falls off and twitches around for a while but they grow back.

Why did I say fortunately we picked a Gecko earlier? A neighbor asked us to babysit their Bearded Dragon, Steve. I have treated these wonderful attractive lizards but never kept one. Theory is easier than practice! Steve arrived in his massive aquarium equipped with under tank heater, heat lamp, and two lights on a twelve hour cycle providing full spectrum lighting. There are multiple electronic thermometers to ensure the proper temperature gradients between 85 to 100 degrees F. Not the most attractive setup. Bearded Dragons are omnivores. So in the morning I cut Steve's veggies and fruit into pieces "smaller than the distance between his eyes". Then there was his daily quota of mealworms and crickets. Did I mention the cricket tank with over a hundred large live SINGING crickets?

Steve poops. He poops once a day and it needs to be removed immediately. I have treated thousands of animals of many, many species and I have worked in a pathology laboratory with animals in various stages of decomposition. I have to say the stench of Bearded Dragon poops elevate their owners to martyrs. Even after disposal it lingers in your nostrils and sinuses for hours. So Steve, I did like you, especially when you charged around your cage with your tail arched over your back gobbling up crickets. I liked to cuddle you Steve, but I was glad to see you go home.

If you are considering getting an exotic pet don't limit your research to learning about the care and needs of these creatures from books. Talk to people who actually own the exotic pet you're considering. Try to get a look at the set-up and even babysit as we did. Join TARAS, the Alberta Reptile and Amphibian Society. We won't be getting a Bearded Dragon but I hope the boys consider a cockatiel one day, I have always wanted one...



MLA for Banff-Cochrane **Cameron Westhead** 102, 721 Main Street, PO Box 8650 Canmore, Alberta - T1W OB9 403,609,4509

banff.cochrane@assembly.ab.ca

More than three years after the devastating 2013 floods, flood mitigation projects continue to be near the top of the priority list for many of Alberta's municipal, provincial, and federal leaders. It certainly remains at the top of my priority list, because I know that communities in the constituency of Banff-Cochrane were among those most affected.

Whether it's flood barriers, erosion control spurs along the riverbank, or investments in municipal water management infrastructure, communitylevel mitigation projects are at the heart of our efforts to help cities and towns adapt to a changing climate where severe weather events are becoming more common.

These on-the-ground projects are so valuable because they are close to where Albertans live and work. During a flood situation, they help ensure people are safe, critical infrastructure is protected, and businesses continue to operate without interruption.

The federal funding announced on October 13 by the federal Minister of Infrastructure Mr. Amarjeet Sohi underscores the importance of all three levels of government investing in community flood resiliency. The three projects receiving federal grants highlight the need for continued investment and the challenge of building flood resiliency throughout Alberta's diverse landscape.

The federal grants, combined with provincial funding already in place for these projects, will help mitigate the risk of a debris flood along Cougar Creek. The federal funding builds on more than \$20 million in provincial funding already in place for the debris retention structure for Cougar Creek.

The province has contributed \$20,350,000 to the Cougar Creek long-term flood mitigation

project in Canmore. This is comprised of a \$19 million grant through the Flood Recovery Erosion Control program, with the remaining funds coming from Alberta Transportation. These funds are in addition to the \$6.2 million the province invested in the armouring of Cougar Creek, a short-term mitigation project which is now complete.

These commitments are part of a larger, concerted effort on the part of the province and its municipal and federal partners to improve flood resiliency in communities big and small, province-wide.

Overall to date, the Alberta government has invested more than \$100 million through the Alberta Community Resilience Program and more than \$200 million through the Flood Recovery Erosion Control program for community-level flood mitigation projects across the province. With stable, long-term funding in place for the Alberta Community Resilience Program, these investments in community-level flood resiliency projects will continue.

As a resident of Bragg Creek, I have a personal understanding of the impact the 2013 floods had on affected communities. I was inspired by seeing the strength and courage of our communities where complete strangers rolled up their sleeves to help one another.

Albertans are strong and resilient, as natural disasters have shown us all too frequently recently. I remain committed to working together with our municipal and federal leaders to ensure communities are protected from future flood events.

Sincerely, Cameron Westhead MLA for Banff-Cochrane



MP for Banff-Airdrie Blake Richards Suite 16, 620 - 1st Avenue NW Airdrie, AB - T4B 2R3 403.948.5103 blake.richards@parl.gc.ca

REMEMBRANCE DAY

*

NOVEMBER 11

ach year, in the days leading up to November 11th, it is always heartening to see so many Canadians, from all walks of life, wearing a poppy on their lapels. The poppy is a symbol of national pride and respect, and a solemn pledge to never forget the brave men and women who have served our country and fought for our freedoms; with some paying the ultimate sacrifice.

As we approach the centennial of the end of World War I, it is important to reflect on the battles of The Great War - the victories and the defeats. This year, on the 100th anniversary, I would like to remember the brave soldiers of Newfoundland the Regiment, who fought at Beaumont-Hamel.

On July 1, 1916, the First World War's Battle of the Somme began in northern

France. It was a tragic

beginning to a long and bloody battle. 800 brave members of the Newfoundland Regiment, part of the 88th Brigade of the 29th British Division, went into action that morning near Beaumont-Hamel, where they were bombarded by German soldiers who weren't supposed to know that they were coming. But they did. And they were ready.

During the battle, as the Newfoundlanders advanced towards enemy lines, there was an apple tree on the slope that they nicknamed the "danger tree", and it became a rallying point for the men who had made it that far. However, the tree didn't provide much cover and was hit particularly hard by German gunfire.

Many soldiers lost their lives that morning beneath the "danger tree". The next day, only 68 of the more than 800 men who had taken part in the campaign were able to answer the roll call.

> Today, a monument of a bronze caribou, with its face held high, is placed at Beaumont-Hamel, overlooking the trenches and grounds across which the battle took place, and where so many men lost their lives. It is one of only two National Historic Sites located outside of Canada.

As we remember the sacrifices of the brave men of the Newfoundland Regiment on that morning in July, we can reflect on the words spoken of their actions by the commander of the 29th British Division:

"It was a magnificent display of trained and disciplined valour, and its assault only failed of success because dead men can advance no further."

All of our soldiers and veterans who fought in both World Wars, The Korean War, Afghanistan, and those who served as peacekeepers around the world deserve to be remembered and honoured on Remembrance Day and every day.

It's Okay to "Double-Dip"

By Janine Rea, BA Economics

Key Points:

- When we say double-dip, we mean using the tax refund from your RRSP contribution to make an RESP contribution.
- Take advantage of the CESG program, which provides grant money for contributions made for an eligible child.
- Consider monthly Pre-Authorization Contributions instead of annual contributions toward your RRSPs.
- If you have any questions about "double-dipping", I would be happy to help.

Help secure your family's future

As a parent, you have to be a terrific juggler. You juggle time to complete all the tasks and chores that fill your day. You juggle responsibilities to ensure your children have the best possible childhood and prospects for their future. Yet the toughest juggling act of all is managing your finances while raising a family. It can be even more difficult to find the extra dollars needed to invest towards a comfortable financial future, including your retirement and the educational plans of your children.

If you're a parent of young children, you are probably struggling with a tough decision: Is it better to first save for your retirement through registered retirement savings plans (RRSPs), or to save for your children's education through registered education savings plans (RESPs)?

Fret no more because there is a way to do both: Make your RRSP contribution before the deadline each year and use the resulting tax refund to make an RESP contribution. That's the ultimate "double-dip" because your child's RESP can also take advantage of "free" cash from the federal government in the form of a Canada Education Savings Grant (CESG).

Here's why the ultimate "doubledip" works so well:

• When you make your maximum allowable RRSP contribution, you may enjoy tax savings that can be applied towards establishing or adding to your children's RESPs.

• The federal government's CESG program provides a matching grant for each RESP contribution made for an eligible child. The Basic CESG is worth 20 per cent on the first \$2,500 of an annual RESP contribution or \$500 per year. This eligibility accumulates and carries forward, so even if you were unable to make enough of an RESP contribution to access the full Basic CESG money in previous years, you can start to make up for it now and in future years and

get the Basic CESG money your child would have received in those earlier years.

• Families with children born after December 31st, 2003 who also receive the National Child Benefit Supplement may also qualify for additional funds through the Canada Learning Bond.

Start now

Finding the funds to make an annual RRSP contribution may seem difficult - especially, with all the daily juggling going on in your life. So why not start now? Talk to me about setting up a Pre-Authorized Contribution (PAC) to make monthly RRSP contributions. Your RRSP will begin to compound on a tax-deferred basis for potentially stronger growth over the long term. You can even arrange for your employer to reduce withholding taxes at source based on your RRSP contribution schedule, so that you can make monthly RESP contributions instead of waiting for your tax refund in the spring to make an annual RESP contribution. It's a win-win situation that will allow you to also capitalize on the ultimate "double-dip".

Let me help you feel more confident about your future - plus make sure you take full advantage of all the tax-saving and income-building opportunities that are available to you.



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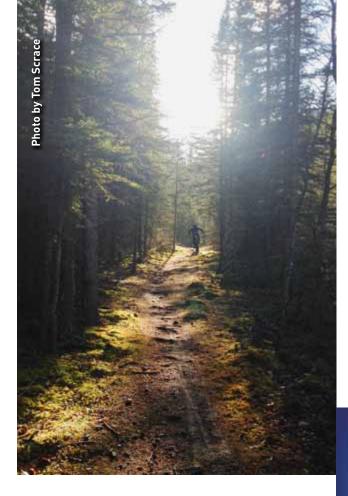
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STOP MEN DYING TOO YOUNG



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There are three ways to get involved with Movember and support men's health:

		WHAT	HOW	WHEN
01	GROW	Grow a Mo, save a Bro	The moustache is our ribbon for men's health	For the 30 days in the month formerly known as 'November'
02	ΜΟVΕ	Get active for men's health	Raise funds for men's health while you do something good for your own health	Anytime, anywhere, during the month of Movember
03	HOST	Throw or go to a Movember event	Any excuse for a good time. Events are a great way to have fun and raise funds for men's health	Anytime, anywhere, during the month of Movember
		25		

